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ADAM GRAINGER

By the Author

of EAST LYNNE

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ADAM GRAINGER.

LONDON

PRINTED BY J. OGDEN AND CO.

172, ST. JOHN STREET, E.C.

ADAM GRAINGER.

A Tale.

BY

MRS. HENRY WOOD,

AUTHOR OF "EAST LYNNE."

SECOND EDITION.

LONDON:
RICHARD BENTLEY & SON, NEW BURLINGTON ST.
Publishers in Ordinary to Her Majesty.
1876.

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251. d. 332.

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PART I.

ADAM GRAINGER.

Part the First.

CHAPTER I.

MARGARET.

THE congregation came pouring out of a fashionable episcopal chapel at the west-end of London; many of them; for it was the height of the season, and the chapel was popular. Nearly all the carriages drove rapidly off with their freights; about half a dozen only remained, waiting for those who stayed to the after-service. It had become a recent custom with the preacher, Dr. Channing, to hold it every

Sunday. A regal-looking, stately girl appeared nearly last, and entered one of the carriages. The footman closed the door after her, but he did not ascend to his place, nor did the carriage drive off. It was Miss Channing, and she took her seat there to wait for her father.

Following her out almost immediately, came a tall, gentlemanly, but young man, whose bright hazel eyes were pleasant to look upon. He advanced to the carriage door, and shook hands with her.

"You are not staying to-day, Margaret! Are you ill? I saw you hasten out."

"I felt too ill to stay," was Miss Channing's answer; whilst a rosy blush, which had stolen to her face at sound of his voice, began rapidly to fade. "I suppose it is the heat."

"You are turning deadly pale now, Margaret. I hope you will not faint.

Three or four ladies were carried out this morning, I saw."

"I never fainted in my life," she replied: "I am made of sterner stuff. I shall soon be better, now I am in the air."

"Margaret ——"

He looked round, as he spoke the word, to make sure that the servants were not within hearing: and that conspicuous crimson came mixing with the paleness of her face again. He resumed, in a low tone.

"Margaret, don't you think we are going on in a very unsatisfactory way? I do."

"I think," she said, as if evasively, "that you ought to remember the place we have just quitted, and choose serious subjects to converse upon."

An amused expression shone in his handsome eyes. "If this is not a serious sub-

ject, Margaret, I should like to know what is."

"Oh, but, I mean—another sort of seriousness. You know what I mean. Adam, I shall never make you religious."

"Yes, you shall, Margaret: when you have the right to make me what you please."

"How did you like papa's sermon to-day?" she inquired hastily.

"Very much, of course."

"That portion of it about David and Saul?"

"I did not notice that," he was obliged to confess. "I do believe, Margaret, I was thinking more of you than of the sermon."

"Oh, Adam! that is so bad a habit—letting the thoughts wander in church! But it may be overcome."

"Yes, yes: I mean to overcome it, and everything else that you disapprove. Margaret, I have made up my mind to risk our chance. I shall speak to Dr. Channing."

She looked startled. "If you do, I will never speak to you again. We must wait."

"Wait—wait! That has been the burden of your song for months, Margaret. But I am growing tired of waiting. I assure you I have been in a desperate humour all this last week. Other men who are established can marry when they please, and I must not even ask for you! You know Eddison?"

"A little."

"Well, he met a young lady down at his brother's place only last Easter, and arrangements are already made for their marriage."

"Papa will not part with me."

"That fixed idea of yours, Margaret, is nothing more than an illusion. Your father, of all men, is not one to fly in the face of scriptural commands. It would be —what's the word that clergymen so dread? Simony?"

"How very ridiculous you are this morning!" interrupted Miss Channing. "Simony!"

"Sacrilege, then. He knows it is written that a man and wife are to leave father and mother, and cleave to each other. Does he want you to stay with him until you are forty?"

"And besides ——"

"Besides what?" he inquired, when Miss Channing stopped.

"I cannot talk about it now. You had better say farewell, Adam. They will soon be out of church."

He shook hands, as a preliminary to

departure; but, lover-like, lingered on. Lingered until Dr. Channing appeared. A short, fair, portly, clerical-looking divine: in face very unlike his daughter.

"Ah, Mr. Grainger, how d'ye do? I saw you in your place as usual. Hope Mrs. Grainger's quite well. It is too far for her to come? And a long way for you, every Sunday morning. I am truly happy to find a young man so earnest and regular in his attendance at a church where his mind can receive the benefit of sound doctrine."

An ingenuous flush dyed Mr. Grainger's countenance. But he was unable to reject the compliment. He could not tell the self-satisfied Doctor that the attraction lay neither in the church nor the orthodox sermons, but in the pretty face of the preacher's daughter.

It was only within a year that Dr. Chan-

ning had preached in London, drawing fashion to his fashionable chapel. Previously to that, his ministry had lain in the country, as rector of Ashton-cum-Creepham. A fairly-profitable living, that, but nothing to the income he was gaining now. His only child, Margaret, had formed a school friendship with Isabel Grainger, more deep and lasting than school friendships generally are. Highly respectable people were the Graingers; Mr. Grainger, the father, holding a valuable appointment in a wealthy metropolitan insurance-office. They lived in the neighbourhood of London, in rather more style than the Channings lived—than the Channings did live, then, at Ashton Rectory—and the families, through the young ladies, became intimate.

It was thus that Miss Channing met with Isabel's only brother, Adam. He was

in the office with his father, sufficiently high-spirited and handsome for any girl to fall in love with—though, as Isabel used to say, he was remarkably fond of having his own way. Some two years after leaving school, a lingering illness attacked Isabel Grainger. The symptoms, trifling at first, grew serious; from serious they became hopeless. During the progress of this illness, the Channings removed to London, Dr. Channing having given up his rectory for a West-end chapel. Margaret, who had recently lost her mother, was allowed to spend a good portion of time with her friend; and it was round Isabel's death-bed that the liking, which had arisen between Margaret and Adam, grew into love. Since then, other changes had taken place. Mr. Grainger had died; Adam had succeeded to his post in the insurance-office, and to a salary of eight

hundred a year. Mr. Grainger had received considerably more; as Adam no doubt would receive in time. But he thought he could marry very well upon this.

But Dr. and Miss Channing had not become denizens of town, and of Eaton-place, for nothing. They were grand people now, living amongst the grand; and they had, perhaps insensibly, acquired exalted ideas. Margaret's ambition and Margaret's heart were at variance. Love prompted her to accept Adam Grainger; ambition said, Tush! he is nobody; *I* may aspire to a higher sphere. And it is possible these ideas may, in a degree, have tended to deaden her love, if not to weaken it.

On the Monday morning, following the Sunday just noticed, Miss Channing went out, and did not get back home till lunch-

eon time. It was waiting in the dining-room. She laid aside her bonnet, sat down before the tray, and began. Her father was frequently not in at that meal; at any rate, it was his desire that he should never be waited for. Something that she wanted was not on the table, and she rang for it.

"Papa is out, I suppose?" she carelessly observed to the man.

"No, miss, the Doctor is in his study. Mr. Grainger is with him."

Mr. Grainger! All Margaret's appetite left her on the instant. She laid down her knife and fork, and rose in agitation. "To bring matters to an issue so very soon!" was her resentful thought.

A few minutes, and Margaret heard him leave the house. Her father came into the dining-room. Dr. Channing was a passionless man, rarely giving way to emotion of

any kind, save in the pulpit. He was apt to grow excited then; but in ordinary life his exterior was becomingly calm. He sat down, took some fowl on his plate, and requested his daughter to cut him a slice of ham.

She proceeded to do so, her heart beating violently, and scarcely conscious o what she was about.

"Margaret!" exclaimed the Doctor, after an interval.

She looked up.

"Are you expecting visitors?"

"No, papa. Why?"

"You are cutting enough ham for half a dozen people. Do you wish me to eat all that?"

She blushed violently at the mistake she had made, and pushed the superfluous slices out of sight underneath the joint. She then rose and stood at the window,

looking out, but seeing nothing. Dr. Channing eat on placidly until he had finished.

The suspense was choking her. If Adam Grainger had been asking for her, she must either refuse or accept him: if the latter, why all her glowing dreams of ambition would fly away; if the former, life would become a blank she scarcely dared contemplate. Apparently her father was not going to speak. The tray was gone down now, and he had taken up a book. Margaret was a straightforward girl; she liked to know the worst of things; it was better to bear than uncertainty. If her father did not speak presently, she would.

"Papa—was not that Mr. Grainger who went out?"

"It was. Mr. Grainger is not the only visitor I have had this morning," added Dr. Channing, looking at Margaret's back,

for her face was turned away. "Colonel Hoare has been here."

More perplexity for Margaret. Colonel the Honourable Gregory Hoare was the father of Captain Hoare; and Captain Hoare was the most inveterate admirer she had, next to Mr. Grainger. A suspicion had more than once crossed Margaret's mind that he was the man for whom she should sometime discard Adam Grainger.

"Come, Margaret, it is of no use beating about the bush," said Dr. Channing. "Did you know of these visits? Let us begin with Mr. Grainger's. Were you aware of the purport of his?"

"Not exactly."

"That is no answer. Did you send Adam Grainger to me with a demand that I should allow you to become his wife."

"No," said Margaret, rather faintly.

"I thought not. I informed him that

he must be labouring under a mistake. He said there was an attachment between you, and that it had existed for some time."

"Oh, papa!" stammered the confused girl. "Gentlemen do assert strange things!"

"The very remark I made to him—that it was the strangest piece of rigmarole I ever heard. He persisted in it."

"How did it end? what was the result?" she inquired, still gazing from the window and seeing nothing. "I suppose you refused him, papa?"

"There was nothing else I would do. You don't want to marry a tradesman, I conclude? And really those insurance-office people are little better than tradesmen," added the reverend divine. "Commercial, at any rate."

Margaret's cheek burnt, and Margaret's heart rebelled; and she winced, for *his*

sake, at those slighting words, as she would have winced at an insult to herself.

"Mr. Grainger is a gentleman, papa."

Dr. Channing turned over a leaf of his book.

"Did you quarrel?" she added, drawing a deep breath.

"What did you say? Quarrel? I never quarrel with anyone. I was especially civil to the young man. He harped upon the former intimacy of the families—just as if that gave him the right to ask for you! I cut that argument short by reminding him that the intimacy, as he persisted in terming it, arose from nothing but a school-girl acquaintanceship. I also took pains to point out to him that Miss Channing, as the daughter of a country rector, and Miss Channing in her present sphere, were two young ladies entirely distinct and different. And I suggested to

him that his visits here had better cease, as they would not be pleasant to you or to me, after so singular a misapprehension."

A spasm of pain crossed Margaret's features. Dr. Channing saw it.

"Margaret!" he hastily said, in a sharper accent than was common for the equable Dr. Channing, "are not these your own sentiments? Do you regret my dismissal of this young man?"

"No, no, papa," she replied, rousing herself. "It is best as it is. I would not have married him."

"Captain Hoare would be more agreeable to you, perhaps?"

"Captain Hoare?"

"I observed to you that Colonel Hoare had called. The first time he has done me the honour, although they attend my chapel. If ever there was a proud family,

it is that of the Hoares. However—I have nothing to say against becoming pride. Colonel Hoare believes that his son and Miss Channing look on each other with a favourable eye. Is it so, Margaret?"

"Did he—for Captain Hoare—make me an offer of marriage?" rejoined Margaret, in a low tone, evading the question and asking another.

"It was coming to it, as I believe, when that young Grainger interrupted us. Spilson must needs usher him into the same room! Marplot! The next time Spilson does anything so stupid he may take his wages. Up jumped the colonel, and said he would call later."

A pause.

"I should like Captain Hoare to be my son-in-law, Margaret. There's not a better family in England than that of the

Hoares; and the mother, Lady Sophia, looks a charming woman. *That* will be a desirable connection, if you like!"

So Margaret thought. Vain ambition rose in her heart, over-shadowing, for the moment, all unpleasant regrets.

"We appointed half-past three this afternoon, therefore Colonel Hoare will be here then. The conference is to relate to money and settlements. It would be proper, he observed, for some agreement to be come to upon that score before matters went on farther."

"Papa," asked Margaret, "had Mr. Grainger been in the position of Captain Hoare, possessing wealth and family, would you have objected to him?"

"No. I like the young man exceedingly. But your interests must be considered. Where was the use of your asking that?"

Indeed where! It was only a sudden thought.

"And I may accept Captain Hoare for you?"

"Yes," concluded Margaret, with a sigh.

Friends called to take Miss Channing for a drive. It was late when she returned; and then her father, as she expected, had gone out to dine with a brother clergyman. She was anxious to know what arrangements had been concluded with Colonel Hoare. She pictured herself the future bride of his distinguished son, she held her head an inch higher as she dwelt upon it, and she kept repeating to herself that she *would* like him, she *would* forget Adam Grainger.

Easier said than done, Miss Channing.

CHAPTER II.

LOST.

MARGARET CHANNING dined alone, and then went up to dress, for she was engaged to an evening party, where she would be, later, joined by her father. Captain Hoare was to be there too, so it behoved her to look her best. And she did so.

Entering the dining-room, as she descended, Mr. Grainger confronted her in her white silk and pearls. She started back, half confounded at his appearance.

Though her heart, true to itself, beat with pleasure, her conscience dreaded the interview; and could he or she have vanished into air, after the fashion of an apparition, it had been welcome to Miss Channing.

"Margaret," he exclaimed, seizing her hand, "I have waited here a whole half hour. It has seemed to me like a day."

"I did not expect you," she faltered.

"You must have expected me," was impatient rejoinder. "Margaret! the answer your father gave me this morning was not *your* answer!"

"How can I go against my father?"

"The question was not mooted of whether I should call you wife," he continued, more and more impetuously: "we did not get so far. That—if you will—must come later. But Dr. Channing said there was no attachment between us — said it, as I understood, from you. What does that mean?"

"Not from me," she replied, in a timid tone; "I had not then spoken with him. But, Adam, my father says that what has been between us must be so no longer."

"Do you dare to tell me to my face that our long love is wasted? A thing to be forgotten from henceforth?—thrown away as worthless?"

"You terrify me," she said, bursting into tears of confusion and perplexity.

"Margaret, my love," he whispered, changing his angry tone for one of sweet tenderness, "'terrify' is a strange word for you to use to me. Perhaps we are mistaking each other. Will you give me leave to ask for you of your father?"

She hesitated. Her deep love shone out prominently before her; her heart told her that her life's happiness was bound up in him: should she wilfully throw this love, this happiness, away for ever? It was a heavy responsibility to be decided in that hurried moment. A conviction lay within her, that if *she* wished to marry Adam

Grainger, her father would not hold out against it: for she was very dear to him. But, in their turn, arose other visions: of the pomp and pride of the world, of the lust and luxury of high life: all very attractive vanities, and in which she would revel to the full, should she become the envied daughter-in-law of the Honourable Colonel and Lady Sophia Hoare. Her resolve was taken: and she steeled her heart to him who stood there.

"Margaret," he panted, reading her countenance, "what is it that has come between us? To you I will not repeat what Dr. Channing said — and I have thought, since, that I may have mistaken him when he seemed to insinuate that I was not your equal. Surely you cannot doubt my ability to afford you a suitable home?"

"Adam—I fear—there is no help for it."

"No help for what?"

"That we must part."

He folded his arms and looked at her, breathing heavily. "It appears that I must be also mistaking *you*. Say that again."

"I am very sorry, Adam. I shall always think of you with regret. I hope ——"

"Stay, Margaret! Do not let us bandy compliments in a moment like this. Give me an unvarnished answer. Is it your wish that we should part, and become as strangers?"

"The wish is urged by necessity," she murmured. "Not by choice."

"What necessity?"

"My father's will and pleasure. He says—he does say, Adam—that I must marry in a higher sphere."

"We will not speak now of your father's

will and pleasure. Is it your will and pleasure that I should ask for you?"

"No," she was obliged to reply; "it is too late. It must not be."

He snapped at the words "too late," chafing with passion. "Too late! In what way is it too late? Are you promised to another?"

A desperate resolution came over her—that she would tell him the truth. It would serve to put an end to this scene, now becoming more and more painful.

"I believe I am," she answered, scarcely above a whisper.

A sudden paleness overspread his heated face, and he drew his hand across his brow. Heavy drops of emotion had gathered there.

"God forgive you!" he breathed. "As truly as that you are a false woman, Margaret Channing, you will live to repent this."

"I hope that—after awhile—you will forgive me. I hope when our feelings—yes, *ours*—have softened down, that we shall renew our friendship. Why should we not? It would be valuable to have you for a friend through life."

"Who is it?" he rejoined, with unnatural calmness.

"Captain Hoare. But, oh, Adam!" she added, with a burst of irrepressible feeling that ought to have been kept in, and she laid her hand upon his arm, as in the days of their affection, "do not think I love him! In one sense I am not false to you; for I can never love him, or anyone else, as I have loved you. The marriage is suitable, and I have acceded to it from worldly motives. It will take me years—it will—even of my married life—to forget you. Give me your forgiveness now, before we part."

For answer, Mr. Grainger cast upon her a look of contempt, shook her hand from his arm, and passed out at the door.

She sank down on a chair and gave vent to a passionate burst of tears: loud, heavy cries, such as one hears from a child. Now that it was done, she would have given the whole world to recal him; she thought her heart was breaking. She took no heed of the minutes as they passed; those shrieking sobs only grew more hysterical. When she became calmer, she dragged herself upstairs, shut herself in her room, and proceeded to bathe her eyes and obliterate the signs of her emotion. Then she descended to the carriage, which had long waited for her, and was conveyed to her destination.

With the lighted candles, the music, and the gay crowd she was soon mixing in, Margaret's spirits revived. "I *will* strive —I will thrust regret and care from me,"

she murmured; "the anguish will not be so great if I make a resolute effort against it.—— How late Captain Hoare is!"

If Margaret had but known what was detaining him!

Captain Hoare dined that day with some young men at his club, and only went home afterwards to dress. His father and mother were sitting alone; the colonel over his wine.

"What's the news?" cried the captain, as he sat down. "No, thank you: it is too hot for port. I don't mind a glass of claret."

He had asked the question in a listless sort of manner, as if not very much caring whether he received an answer or not. Consequently he was scarcely prepared for the sharp way in which his mother, arousing herself from her after-dinner drowsiness, took him up.

"The news is this, sir: that you ought to have inquired further, before despatching your father on a fool's errand. Twice he went!"

"A fool's errand!" echoed the gallant captain.

"A fruitless one," interposed the colonel. "We were much against the match in every way, Edward, as you know; for the Channings are not people of family, fit to aspire to mate with us; but——"

"It was derogatory even to think of it," interrupted Lady Sophia. "I strove to impress that upon you, colonel, before you went."

"My dear—Edward was so bent upon it: and I thought there might be mitigating circumstances. If the girl had had twenty or thirty thousand pounds to be told down with her, as was reported, one might have put up with it. However, all's

well that ends well. Channing refuses to give her any money until his death, so the matter is at an end."

"Why does he refuse?" asked the captain, with a very blank look.

"He told me he should give her none before he died," replied the colonel; "and that what there would be for her afterwards, the precise amount, he really could not state. And he proceeded to ask me, in a tone of resentment, if I had come there to make a *barter* for his daughter."

"I hope this will cure you of looking for a wife in an inferior family, son Edward," observed Lady Sophia. "Your brothers have both married women of title —and I am sick and tired of advising you to do the same. It would not have been convenient to them to receive Miss Channing as a sister-in-law. Who are these Channings? Nobody. He was nothing

but an obscure country parson. It is only since he got this chapel that even their name has been heard of."

"But Miss Channing will surely have money, sir," remonstrated Captain Hoare, passing over his mother's remarks without comment.

"I don't know whether she will or not," was Colonel Hoare's reply. "The Doctor's words sounded to me anything but satisfactory; shuffling, in fact. You cannot marry her upon the uncertainty, Edward. I should never give my consent. My only inducement to do so lay in the understanding that she might bring you a large fortune. You must give her up."

"Well—if there's no help for it. I don't feel inclined to marry the best girl that ever stepped, unless she can bring grist to the mill."

"There is plenty of time for you to

think of marrying," cried Lady Sophia. "I cannot imagine what put such a thing into your head. Pray forget this nonsensical episode of romance, Edward."

"I suppose I must," thought the young officer. "But she was a deuced nice girl; and I took it for granted the old parson could and would give her a pile of gold."

So, little wonder Captain Hoare was late. When he entered the ball room, the evening was far advanced. Miss Channing was waltzing in exuberant spirits—so far as anything appeared to the contrary. He came up to her when she was free. She was standing in the recess of the bow window, which opened upon a small terrace filled with exotics—a London apology for a garden. At the moment, no one was there but herself, so they were comparatively alone. Captain Hoare took her hand in silence.

"I thought you told me you should be here early?" she remarked.

"I did mean to be. But—as things have turned out—I doubted whether I ought to appear at all, and lost time deliberating. Then an irresistible impulse seized on me to come and bid you a last farewell. And why not? Nobody here knows what has passed, or will be the wiser."

Had he spoken in Hebrew, his words could not have been much more unintelligible to Miss Channing. "Bid me farewell!" she repeated. "I do not understand. Is your regiment ordered abroad?"

Neither did Captain Hoare understand just then. "Perhaps you have not seen Dr. Channing?" he exclaimed, after a pause, as a sudden idea occurred to him.

"I have not seen papa since the middle of the day."

"You are not ignorant, dear Miss Channing, that I had set my heart and hopes upon you," he rejoined, gently retaining her hand, and lowering his voice to a whisper. "I do not think you could have mistaken my sentiments, although they were only implied."

Her blushing cheek and downcast eye told him that she had not.

"And now to have these delightful dreams knocked on the head by two crabbed old fathers is almost more than mortal ought to stand. I can only hope you will not feel it as I do."

A cold shiver of dismay ran through the heart of Margaret Channing.

"I am not quite sure what it is you mean," she faltered.

"What a blessing it would be if there

were no such thing as money in the world!" ejaculated the captain. "My father called on Dr. Channing this afternoon to open negotiations, and the two must get differing about the base-metal part of the transaction. So he came home, laid his embargo on me, and ordered me to consign you to the regions of forgetfulness. You will, no doubt, receive the same command, as to me, from Dr. Channing. The unnaturally hard stuff that fathers are made of!"

She could not entirely prevent the expression of her wounded feelings from struggling to her face. Captain Hoare saw its paleness, and spoke with more feeling than he had hitherto displayed. In fact, he had treated the matter carelessly as a relief to his own embarrassment.

"Dear Miss Channing, I am deeply sorry for this termination to our valued

friendship. I should have been proud and happy to call you my wife; that I may not do so is, believe me, no fault of mine. We may not act against circumstances; but I shall regret this day to the last hour of my life. And now I will say farewell: it is painful to me to linger here, as it must be painful to you."

He wrung her hand, and quitted the rooms; and Margaret Channing's spirit sank within her. Confused visions of the true heart she had thrown away *for nothing* rose before her in bitter mockery. One came up and claimed her for the dance: she did not know what she answered, save that it was an abrupt refusal. She sank down in a sort of apathy: and presently she discerned her father making his way towards her.

"I suppose you are not ready to go home, Margaret?"

"Oh yes, I am, papa. My head aches with the heat, as it did yesterday in church. I shall be glad to go."

"Then say good-night to Mrs. Goldingham, and come."

"Thankfully," she muttered to herself. "Anything to be alone."

Until they were nearly at home Dr. Channing was silent, leaning back in his corner of the carriage. The house door was in sight when he raised himself to speak.

"A pretty sort of high-and-mighty fellow that Colonel Hoare is! Do you know what he wanted?"

"No," was Margaret's answer.

"Wanted me to undertake to give you twenty thousand pounds down on your wedding-day, condescendingly intimating that it might be settled upon you. I told him I should not do it; that what money

would come to you would come at my death, and not before."

"And then?" repeated Margaret, in a low, apathetical sort of voice—"what did he say then?"

"Then he stiffly rose, said the proposal he had hoped to make on behalf of his son must remain unmade, and so marched out. They are a proud, stuck-up set, Margaret: we are better off without them."

"Yes. Perhaps we are."

"You do not regret it, child?" he added, a shade of anxiety visible in his voice.

"Papa, I do not regret Captain Hoare. I do not really care for him."

CHAPTER III.

REGRETS.

It was a foggy day in November, sixteen or seventeen months subsequent to the above events. The dusk of evening was drawing on, and Margaret Channing sat in front of a large fire, her eyes fixed dreamily on the red coals. What did she see in them? Was she tracing out the fatal mistake she had made? She had been a sadder and a wiser girl since then.

Never but once since had she seen Adam Grainger; and that was at the house of a mutual friend. He had addressed her in a more freezingly polite tone than he would have used to greet a stranger, and in a few minutes quitted the house, although he had gone to it with the intention of staying for

the evening. It is probable he was aware that money matters had been the stumbling-block to her proposed union with Captain Hoare, since the facts had become known at the time. Margaret despised herself thoroughly for the despicable part she had played. She was endowed with sound sense and good feeling, and she now believed that a species of mania must have come over her. But she had reaped her punishment: for her heart's sunshine had gone out with Adam Grainger.

A circumstance had this day caused her mind to revert more particularly to the past: the announcement in the public papers of the marriage of Captain Hoare. He had wedded a high-born lady, one of his own order. Strange to say, Miss Channing had not received any offers of marriage since that prodigal day which had brought her two; strange, because she was

a handsome and popular girl, occupying a good position, and looked upon as sure to inherit a fortune. The neglect caused her no regret; and it is a question whether she would have said "Yes," had marriage been offered her. Thought and experience had come to Margaret Channing, and she knew, now, that something besides wealth and grandeur was necessary to constitute the happiness of married life. She had learnt, also, to be less fond of gaiety than formerly; she had become awake to the startling truth that life cannot be made up of pleasure and self-indulgence; that it has earnest duties which call imperatively for fulfilment. So Margaret sat over the fire this evening in her usual reflective, but not thankless or repining mood; if the last year or two could come over again, how differently would she act!

She was interrupted by the entrance of

her father. He drew an easy chair close to the fire and sat down, shivering.

"Margaret, I wish you would write a note for me. I cannot go out this evening, as I promised. Write and say so. I don't feel well; and it is so cold today!"

"Dear papa!" exclaimed Margaret, in surprise. "It is quite warm: a muggy, close day. I was thinking how uncomfortable this great fire made the room."

"I tell you, child, it is cold; wretchedly cold. Or else I have caught cold and feel it so. What have you rung for?"

"For lights, papa. I cannot see to write."

"Don't have them yet. I cannot bear them: my head and eyes are aching. There's no hurry about the note for this hour to come."

Margaret sat down again. Dr. Channing

was leaning back in the chair, his hands falling in a listless attitude, and his eyes closed. She gently touched one of the hands. It was burning with fever.

"Papa! I fear indeed you have taken cold. Let me send for Mr. Williams.

"Now, there you go, Margaret, jumping to extremes," was the peevish rejoinder. "What do I want with a doctor? If I take some gruel and go to bed early, I shall be all right in the morning."

Dr. Channing was not "all right" in the morning. He was worse, and unable to rise. His daughter, without asking this time, sent for Mr. Williams. Before two days had elapsed, Mr. Williams brought a physician: and the physician brought another. Dr. Channing was in imminent danger.

Margaret scarcely left his bedside.

Though she would not allow herself to fear. Hope was strong within her.

It proved to be a delusive hope. In little more than a week Dr. Channing was dead. And had he died without a last farewell: since the third day of his illness he had not recognized even Margaret.

Margaret had borne up bravely, but now she was utterly cast down: more so than many of weaker mind might have been. It was so sudden. A fortnight, nay ten days ago, he was full of health and life; and now, stretched there! Her senses could scarcely grasp the appalling fact that it was a reality.

She had no relatives, no near and dear friends to turn to for comfort in her sorrow. Many carriages came driving to the door with ceremonious cards and condolences; but *these* are no solace to the stricken heart. In one respect it was well

for Margaret that she was alone. Had there been any one to act for her, she would have lain down unresistingly to give way to her grief: as it was, she was compelled to be up and doing. There were so many things to be thought of, so many orders to give.

The funeral must be settled, and Margaret must see the undertaker. She was inexperienced in these matters; but thought, in her honour and affection for him who had gone, that she could not give orders for a too sumptuous procession. It is a very common mistake. Perhaps she was, unconsciously, consulting the wish of the dead. Dr. Channing had so loved pomp. So she gave the orders.

Later in the day, a card was brought up to Margaret. She recognized it as being that of her father's solicitor, Mr. Padmore; to whom it had not occurred to her, in her

trouble, to write. But he had heard of the death, and came unsought for. He was nearly a stranger to Margaret: she remembered meeting him once or twice at Mrs. Grainger's, two years before.

He inquired what use he could be of; and they proceeded to speak about the funeral. Margaret was mentioning the directions she had given, when he interrupted her, speaking impulsively.

"My dear Miss Channing, have you considered the enormous expense of such a funeral?"

Margaret looked at him; almost scornfully. Her voice, in its emphasis, savoured of indignation.

"No, sir, I have not taken *expense* into consideration."

"But—pardon me—are you sure that you are justified in incurring this outlay of money?"

Her spirits were broken with sorrow, and she burst into tears. "I did not think there was anyone unkind enough to suggest that mercenary motives should influence me, when performing the last offices to my dead father."

Mr. Padmore fidgeted on his chair. "You are mistaking me, Miss Channing. But I scarcely like, at the present moment, to speak out plainly."

"Pray say anything you wish," was Margaret's reply, still savouring with resentment. "Plain speaking is best always; and certainly more consonant to an hour like this."

"Then, my dear young lady, what I meant to ask was, whether you are sure you will have the money to pay for it?"

"What?" uttered Margaret, in strange surprise. "I—beg your pardon; but what do you mean?"

"I fear that Dr. Channing has not died rich. Not, indeed, in easy circumstances."

Margaret thought the lawyer must be dreaming. Dr. Channing not in easy circumstances, when their house was so full of luxury!

But it was that very luxury which had assisted to impoverish Dr. Channing, Mr. Padmore said, when explanations were entered on. Ever since he had resided in town, his rate of living had far exceeded his income, neither had he been quite a free man previously. He had borrowed money at different times; which money was yet unpaid.

Margaret's heart sank within her as she listened. A hasty thought occurred to her.

"There is the insurance money! Papa had insured his life."

"My dear, yes. But there are the debts."

She dropped her head upon her hand. It was a startling communication.

"I did not know that you were wholly unacquainted with these facts," the lawyer continued. "I hope you will not feel that I have spoken wrongly in alluding to them."

"No, no; I thank you; it was right to let me hear this. I—I was under so different an impression. But allow me, Mr. Padmore," she added, with sudden energy —"allow me to know all my position; do not hide anything. Am I to understand that my dear father leaves no money behind him? None?

"I cannot tell that, yet. If any, it will be very trifling. Nothing like—I am grieved to say it—nothing like a provision for you."

"Oh, I do not think of myself," she said, in a pained, anguished tone. "I am

thinking what a weight all this must have been upon his mind."

"Therefore, will it not be well to countermand the orders you have given, and substitute more simple ones? I think of you when I suggest this, Miss Channing."

"It will be well," she replied. "I cannot incur an expense which I may not be able to pay. And after all," she added, giving way to an uncontrollable flood of sorrow, "whether the funeral be grand or simple, what can it matter to my dearest father?"

The inexpensive funeral took place, and a week or two passed on.

Dr. Channing's affairs turned out to be as Mr. Padmore stated. There was sufficient to pay the debts, and but a very small surplus over that—about a hundred and sixty or seventy pounds. The furniture was disposed of advantageously, standing as it was,

to the parties who had taken the house off Margaret's hands, and the carriages and horses were sold at a friendly auction.

What a change it was! "Aujourd'hui roi, demain rien."

CHAPTER IV.

FOUND.

It was the night before Margaret Channing was to quit her home. She had remained in it until the last, superintending and arranging. The books and the plate she had only that day sent away to the place where they were to be sold; and she had packed up her own clothes and effects, ready to be removed with her on the morrow. Altogether she was very tired, and sat down on a low chair before the fire, her head aching. How miserably the new year had come in for her!

She sat looking into the fire—her old habit—tracing out events in her imagination. Friends, but not many, had pressed invitations upon her at the time of Dr.

Channing's death—"Come and stay a week with us;" or "a few days," or "a month," as the case might be. But Margaret said "No" to all. She deemed it best to have no deceitful procrastinations, but to grapple at once with her position. And she had done so, and decided upon her plans. Well educated and accomplished, she resolved to go out as governess. There would be little difficulty in finding a desirable appointment for the daughter of Dr. Channing.

As she sat there, a remembrance came over her of Captain Hoare—of the position she had once thought to occupy as his wife: how different that romance from this reality! But not half so much did she shrink from this remembrance as she did from another one—her unjustifiable conduct to Adam Grainger. She had thrown away the once dearly coveted hope of being his wife; thrown it away for a chimera which had

failed her. Oh! to compare what she might have been with what she was! with her isolated situation, her expected life of labour. Next, her thoughts wandered to her father; and tears came on, and she cried long and bitterly.

A servant, the only one she had retained in the house, came in and aroused her. "A gentleman has called, ma'am," she said, "and wants to know if he can see you. Here is his card."

Margaret held it to the fire, and strained her dim eyes over it.

"Mr. Grainger."

"What can he want?" she mentally exclaimed. "It must be something about the insurance——. Show the gentleman in here, Mary; and light the lamp."

Adam Grainger shook hands with her as he entered, with more of sympathy and tenderness of manner than he might have

done, had he not detected the change in her—the once blooming Margaret Channing. Her tearful cheek was wan and pale, and her frame much thinner than formerly; unless the deep black of her mourning attire deceived him. *He* did not look to be one whit altered; but was the same good-looking, pleasant, gentlemanly man as of yore.

"I beg you to excuse this interruption," he began, when the maid had quitted the room; "I am here at the desire of my mother. She thinks there has been some mistake—that you did not receive the note she wrote to you last week."

"I have not received any note from Mrs. Grainger," replied Margaret, pressing her hand upon her side, for her heart was wildly beating at the presence of one whom she still fondly loved. "Except one she kindly wrote to me when papa died."

"Not that; you replied to that, I believe; this one was written on Thursday or Friday last. Its purport, Miss Channing, was to beg the favour of your spending a little time with her when you leave here. I"—he hastened to add—"am no longer living at home. My mother is alone."

The tears rushed into Margaret's eyes.

"Every one is so very kind," she said. "I am much indebted to Mrs. Grainger for thinking of me; but I must decline. Though I will certainly go down and personally thank her. She is no longer able to move out of doors, I believe."

"She has not been out for several months past. She wished me to inquire into your plans: though I know not whether you may deem it an impertinence."

"No, no," answered Margaret, scarcely able to prevent the tears falling, so miserably did old recollections, combined with pre-

sent low spirits, tell upon her that evening. "I feel greatly obliged by Mrs. Grainger's kind interest. Will you tell her that I am going to-morrow to Mr. Padmore's for a week or two; he and Mrs. Padmore would have it so? By the end of that time I hope to have found a permanent home. Friends are already looking out for me, and an advertisement is being drawn up for the *Times*. I must turn my abilities to account now."

"But it is not well that you should do so," he rejoined, with some agitation of manner—"it is not right for Dr. Channing's daughter. We heard of your determination from Mr. Padmore, and it grieved and vexed my mother. She would be so delighted, Miss Channing, if you would, at any rate for the present, make your home with her."

Margaret did not answer. She was

struggling to suppress her rebellious feelings.

"If you would but put up with her ailments, she says, and be free and gay as in your own home, she would be more happy than she has been since the death of Isabel. Allow me to urge the petition also, Miss Channing."

Margaret shook her head; but the tears dropped forth uncontrolled, and she covered her face with her hands. What was it in her manner that set his heart a-beating? Adam Grainger advanced; he drew her hands away; he bent over her with a whisper.

"Margaret! I would rather urge a prayer of my own. That you would come—after a while—to *my* home."

She rose up, shaking. What did he mean?

"Has the proper time come for me to

ask you once again to be my wife? Oh! let me hope it has! Margaret, dearest Margaret! it was in this room you rejected me: let it be in this room that you atone for the pain it brought."

"I can never atone for it," she replied, with a burst of anguish. "Do not waste words upon me, Mr. Grainger; I am not worth it."

"The atonement lies ready to your hand, Margaret. You can let my home be your home, my name your name; you can join with me in forgetting this long estrangement, and promise to be my dearest wife. I will accept all that as your atonement."

"But I do not deserve this," she sobbed. "I deserve only your contempt and hatred."

"Hush, hush, Margaret! You shall take my love instead—if you will treasure now what you once flung away."

"Indeed I do not deserve your love,"

she murmured. "Adam! it is too great reward for me."

"Is it?" he answered, as he wound his arms round her. "It shall be yours, Margaret, for ever and for ever."

PART II.

Part the Second.

CHAPTER I.

SICKNESS.

On a comfortable sofa by the side of a large fire in a spacious London drawing-room, lay a lady, young and handsome. Not, however, in the extreme of youth, or in girlhood, for she had been a wife and mother some years, and was getting towards eight or nine and twenty. Her face was deathly to look upon. Not a shade of colouring appeared in its features, even in the lips; and the eyes were not like eyes, but like two lumps of lead set in there. She had recently passed through a perilous illness; and though so far recovered as to be

in the drawing-room, it could not be said she was out of danger. Excessive debility, continued inward fever, and a cough that could not be got rid of, struggled with each other now, and kept her down. She was lying with her eyes closed; awake, but in a sort of unresisted stupor: she mostly lay so all day long, and had done so for the last ten weeks. One, drawing near, could have heard her laboured breathing, rendering her sentences, when she did speak, abrupt and broken. It was Margaret, the wife of Adam Grainger.

The room door opened, and a lad of six came in; too boisterously—but how impart thoughtfulness to young children? He had his mother's handsome features, her expressive dark brown eyes, and her naturally bright complexion. She slowly opened her eyes.

"I want to say good-bye to you, mamma.

Sophy was going to take me without, but I ran away from her."

"And have woke up your ma, like the obstinate boy that you are!" broke in Sophy. "I wonder, ma'am, you don't forbid his coming in, unless you please to ring for him."

"I thought you were already at school, Algernon," she panted. "Is it not late?"

"Half-past two," said Sophy.

It was on the stroke of three: but the servants had sat gossiping over their dinner, and Sophy did not hurry herself to move. She thought her mistress, lying there, would not know whether it was late or early. The child drew near to kiss her.

"Algernon, darling, be a good boy. Sophy, did you ask Mrs. Smith this morning how she was?"

"No, ma'am, I didn't think of it. She looked as usual."

Mrs. Smith was Algernon's governess. She kept a day school hard by. She was not strong, often complained of feeling ill, and Mrs. Grainger had got into the habit of asking Sophy how the governess was.

They left the room, and Mrs. Grainger relapsed into stillness. But, thought came across her, troubling her mind, as it often did; though she made no outward sign.

Should she live? Or would this illness consign her to the grave? She could not bear to think of it: though her great weakness caused her to feel all anxiety, even this, less poignantly than would any one in health. She could not bear to think of leaving her children; she could not bear to think that another might ever usurp her place with her husband; be *his* wife, and their second mother. And yet—unless she speedily got better——

The room door opened again, and the same child entered. Sophy also.

"Mrs. Smith's very poorly, ma'am. Her head is that bad she feels it impossible to keep school this afternoon, so she has sent them all back again."

"How tiresome!" feebly uttered Mrs. Grainger.

"She desired her respects to you, ma'am, and she hoped you would excuse it for once, but that indeed she was too ill to bear their noise."

"Well, well; children *are* troublesome, and they seem more so when one is ill. Take him into the nursery, Sophy, and help nurse to amuse them. Algie, dear child, I am not well enough to have you here."

The boy bounded off, full of life and spirits, intending to play with, or tease, his sister Isabel: and, what with thinking, dozing, and restlessly turning, the invalid

got through another hour or two. The servants came in now and then, to see to the fire, or to urge refreshment on their mistress; and the next interruption was from Mr. Grainger.

He was as remarkably good-looking as of yore, full of spirits as his little son; and he came in with a merry smile on his face, and a cheering word. No words but cheering ones were ever heard from him. He edged himself on to the sofa, and leaning over his wife, kissed her repeatedly.

"Adam," she sighed, "I feel so low this afternoon! I know I shall never get better."

"You foolish girl! You are a mile and a half better than you were a week ago. And I have brought some news for you."

"Yes?" she languidly answered.

"It's this. I called on Dr. Rice as I came home, and he assured me you were

progressing towards recovery as fast as one, so ill as you have been, can progress. And he has engaged us to go there to dinner this day month, for he knows you will be ready for it."

"How stupid he is!"

"You will not say so when you find him right. You have not had the baby in worrying you?—or Algernon?"

"No; not any of them."

"That's right! Did cook get you the oysters and do them nicely?"

"She got them, but it was of no use. I cannot eat."

"But you must eat, Margaret," he answered, in a more serious tone. "It is no good going on, day after day, saying you cannot eat; you must eat."

"How can I? Every thing I swallow is like dry chips in my throat. If my appetite should ever come back——"

"If! Now, Margaret, how can you talk so? It is coming back already. In a week's time from this you will be asking for mutton chops and port wine all day."

She made no reply. Only sighed and got possession of his hand, lying with it pressed close to her, her eyes closed. He gazed at her in silence; and, now that she was not looking, the hopeful expression faded from his own face. He *knew* she was in a precarious state.

"George Little has got into a splendid thing," he said, presently.

"Has he?"

"Some mines in Cornwall. He and some more fellows are going to work them. I expect, when the thing's regularly afoot, Little will be netting his thousands a year. It is astonishing to hear his account of the wealth opening to them. I have half a mind to drop my spare cash into it."

"Nonsense, Adam!"

"Of course I must hear more about it first, and be all sure. I am going out after dinner to meet Little, and look at his plans and papers."

"You will not stay late?" she said, anxiously. "I get so dull in an evening."

"No fear, Margaret. I shall be back by eight o'clock. But don't you sit up till that time."

Mr. Grainger's getting back at eight o'clock proved to be ten. His brain was whirling with the grand project for making wealth, just unfolded to him by his friend Little, as connected with those wonderful Cornish mines, the Great Trebeddon. He forgot all, however, when he found his wife still in the drawing-room. He inquired, almost angrily, how she could be so imprudent."

"I waited for you," she said, scarcely

able, now, to speak from exhaustion. "And I have too much bed. Up from it late, and going to it early! It makes me weak. I know it does. To-morrow I shall get up to breakfast."

"Margaret! How can you speak so foolishly?"

"I shall. I shall get up, and try it."

"Very well," he cheerfully said. He would contest not the point: she was in no state for it then.

And the following morning Mrs. Grainger did get up. Not to breakfast, but directly after it. By ten o'clock she was in the drawing-room. Standing for a moment at the window, and looking out on the gay London street, she saw Sophy cross the road with Algernon in her hand, towards the house of the schoolmistress. It was partly within view, the second house of a side street, at right angles with their own.

"Sad management!" she exclaimed, turning to her sofa. "Ten o'clock, and the child not taken to school! It is a sign I am away from everything."

She lay down; and presently, to her surprise, she heard the voice of Algernon on the stairs, talking to one of the servants. Sophy came in alone.

"What have you brought him back for?" her mistress said, almost sharply.

"If you please, ma'am, Mrs. Smith is dead."

Mrs. Grainger rose up and looked at the girl, really doubting her ears. "What do you say, Sophy?"

"Mrs. Smith is dead."

"Dead!"

"Dead, ma'am. She died in the night. Her husband says it was decline, and that she knew she should not get well, but she bore up to the last to keep the scholars

together. I expect they had nothing else to live upon, for he gets no teaching at his foreign languages. He is cut up above a bit, poor man, and says he did not know it was so very near. She was only thirty-one : and he don't look so old."

Mrs. Grainger motioned the gossiping servant to leave the room, and lay back on her sofa. Sharp thought came over her with its adder stings. Dead ! And she had murmured in her heart at the child's being returned on their hands for *one* afternoon, fearful of his noise disturbing herself, when this poor lady had toiled and struggled out her life in its midst !

CHAPTER II.

THE GOLDEN ERA.

THE inauguration of George Little's career into the arena of speculation deserves a chapter to itself.

Few people of mature age can forget the year 1845, with its frightful excitement, worse than that of any gambling table, its delusive hopes in the earlier months, and its end of ruin. It was the year of railway mania. How many railways England projected during its progress, and how many Englishmen expected to make their fortunes by becoming shareholders, can never be told. To say that half the public went mad—mad upon that one subject—would be saying little. How else can we account for men of intellect, of strong sense, of

honour, having been drawn, body and soul, into that vortex of raging speculation? It was all very well for adventurers; Jacks of straw, shady rogues who lived by their wits; to plunge into it wholesale. *They* had nothing to lose, neither capital nor character; if they won nothing, they risked nothing; and it was, in truth, the one golden era of their lives. Why! many a man, who dared not show his face in the world, would seize the *Times* newspaper in the morning, read the flourishing announcement of some new projected line, borrow some well-sounding address (ay, and oftentimes a name also), and dash off a letter of request to the directors for shares. When they came to him—as they frequently did come—he sold them and pocketed the golden lucre. Fortunes (so to say) were made in a day. Colossal wealth was realised by the lucky. So, perhaps,

it was not, after all, to be wondered at, that men of all classes, high and low, poor and rich, honourable and dishonourable, had a try at the venture.

Peers went in for it. Professional men; doctors, lawyers, clergymen—but let the last word be read in a whisper—could not keep out of it. It was in truth a season of wild excitement, the world (as represented by that one small spot on it, Great Britain) elbowing one another to see who should get rich first.

Amongst others who lost their head was one Dr. Leicester; a physician of probity and repute. His nephew, George Little, who was beginning life under his auspices, became so greatly infected by the popular mania, that he abandoned medicine for the money mart. George was a very young man then; but a year out of his teens: it seemed to him a fine and grand thing to

make oceans of money without working for it. So he threw up his medicine books and his lectures and all the rest of the drudgery, and took to writing for railway allotments.

To hear the history Little would relate of that remarkable year, when he was associated with his uncle in money-making, was something ludicrous. He would give it in a semi-sad, semi-humorous tone, convulsing his hearers with laughter. The following is its substance.

In the month of March the ingenious public projectors were hard at work, causing the daily announcements of fresh lines to be in full flow. The madness had not, perhaps, yet reached its height, but it was travelling fast onwards to it.

On one of the windy days during that month Dr. Leicester's carriage, containing

himself and George Little, was rapidly pursuing its way to the City. Slackening its pace near the Exchange, it stopped at Bartholomew Lane; and the doctor and his nephew jumped from it, all impatience.

"What are they out at?" the doctor exclaimed breathlessly, accosting one of those gentlemen known then to the public by the appellation of "stag."

"Which line, sir? There are two out this morning."

"The Great Irish Bog Junction. I have an allotment."

"They are out at four pounds," answered the man; whose name, a somewhat appropriate one, was Fox.

"You may take the letter and sell it for me," continued the doctor. "Five pounds for your trouble, you know."

"How many shares?" demanded Fox, taking the letter in his eager gripe.

"Twenty-five. I wrote for a hundred. What other line is out?"

"The Great Southampton and Dundee Direct."

"Ah! that's a grand enterprise," said Dr. Leicester.

"Grand enterprise!" cried Fox, "I should think it is, too. Capital ten millions, in five hundred thousand shares of twenty pounds each. Deposit, two guineas per share. Why the deposits alone, sir, amount to one million and fifty thousand pounds."

"Who is the promoter?"

"I don't know; but what a head he must have! What a spurner of difficulties! There's to be a continuation from Southampton to the Isle of Wight—a bridge over the sea, or a tunnel under it. The Osborne Branch it is to be called. That enterprising man, sir, ought to have his statue carved in gold."

"So he ought," said George, in an ecstacy of admiration.

"They are already casting busts of him in plaster of Paris, to be placed up in the refreshment-rooms all along the line, and atop of all the lighthouses."

"I hope his pockets are capacious," observed Dr. Leicester; "I suppose he will fill them. Are the shares at a premium?"

"*Premium!*" returned Fox, amazed at the superfluous question. "Five-and-a-half before they were out, sir. Can't get them now for love or money."

"I shall make a point of writing to every line that's advertised," mused the doctor, aloud, as he paced up and down while waiting for the return of Fox. "It is like picking up gold in a mine. What a fortune may be made at it!"

"Will be made, uncle," corrected George.

"Not," resumed the doctor, "that I shall continue to apply for shares, and then sell the letter: there is something to my mind extremely dishonourable in it, though hundreds do it every day. Well, what luck?" he cried, pushing through the crowd, as he caught sight of Fox's hat and the top of his head in Capel Court.

The answer was a roll of bank-notes and a heap of gold—considerably more than a hundred pounds in all—put into his hand by Fox. And for which he had given nothing but a simple letter, which had come to him by the post that morning.

"Sign the deeds on the 22nd, sir," observed Fox.

"All right, and thank you," answered Dr. Leicester, making a note of the date, after giving a five-pound note to Fox, and pocketing the rest of his gains. George felt that he was walking in a gold mine,

which must have been opened for his especial benefit.

But there was one person connected with them who could not understand this rapid money-making—could not be convinced of its security; and that was Mrs. Leicester.

"It is a speculation, make of it the best you will," she said that day to her husband. "It cannot be anything else."

"Thousands are being realized by it," returned the doctor. "This is a golden era, and I feel that I ought to take advantage of it in justice to my children, and make hay while the sun shines."

"But if thousands are being realized by some people, the same thousands are being lost by others," argued Mrs. Leicester.

"You do not understand it, my dear. No one loses."

"Then where does all the money come from? — this, for instance," asked Mrs. Leicester, turning about the notes and gold her husband showed her as his gains that morning. "There must be a sort of perpetual fountain, like that possessed by the girl in the fairy-tale, who rained out of her mouth pearls and diamonds."

"But, aunt, *every* body's winning," put in George. "Every body, that is, who is fortunate enough to get a letter of allotment."

"Well, George, I cannot, as I say, understand it," she replied. "Only, I am sure there must be a magic well somewhere perpetually throwing up gold, if nobody loses."

Many a wife said in that year the same thing.

"So *you* have been bitten!" cried a well-known surgeon to Dr. Leicester, when

the doctor's speculations became pretty generally known.

"Bitten!" exclaimed the doctor.

"Bitten," repeated Sir Benjamin, "bitten by the Ironphobia. I look upon this false excitement as a mania; and—mark me!—its end for numbers will be madness. Recollect the South Sea bubble."

"Oh, this is a very different affair," returned Dr. Leicester. "That was a speculation, distant and unknown; this is tangible."

And now, the greater portion of Dr. Leicester's time was devoted to railway business. The whole of his nephew's was. From the first hour in the morning to the last at night, their thoughts ran upon shares. They wrote, each—George Little giving a different address,—for allotments to nearly all the announced schemes; and obtained, perhaps, shares from one line in ten.

This did not satisfy the doctor, so he purchased, at heavy premiums, in some of what were considered the best lines.

George would have done the same, but for lack of capital. He sold most of his letters of allotment, realizing money at once. The doctor did not continue to pursue that dishonourable practice, but eagerly paid the deposits upon all. He was an enormous holder of scrip, and his wealth—in prospective—was proportionably great. His savings, since he commenced practice, had been carefully husbanded: they were about six thousand pounds, and were invested in the funds; but this money was now withdrawn and sunk in "scrip."

The Great Southampton and Dundee Direct had gone up surprisingly and especially. Its patronisers said it was safe to continue going up, up, up, to the end, and never come down again—something like smoke.

All the world made a rush for its shares. Dr. Leicester, following in the stream, of course bought up all he could lay his hands upon; or, to speak more strictly, all he could muster up money to pay for.

But it was in August that the vast scheme of all came out. The "Grand Atmospheric Moon and Middlesex Line,"* with a branch (projected) to the tail of the new comet— which, you may all remember, appeared that year. The grand terminus was to be in Trafalgar-square, Charing-cross; offices were in Moorgate-street. A very remarkable man, indeed, was the projector of this. The originator of the Great Southampton and Dundee Direct was thought aspiring at the time, but he was nothing to the moon man.

* Mr. George Little was supposed to allude, under this heading, to a very difficult and important line (could it have been carried out), which some wonderful man had the audacity to project, and which came to a signal failure.

The public had never met with so extensive a benefactor. Dinners were given him, speeches made of him, pieces of plate showered down upon him, and a hundred other favours.

Only to read the prospectus was enough to make the heart glow. The printer could not get sufficient struck off to satisfy the demand, though he never saw bed for a week. Capital, 100,000,000*l.*, the whole of which was ready to be paid-in beforehand by the eager applicants. Surveyors in balloons were already up, looking after the practicabilities of the undertaking, and their reports were most favourable. It was conjectured that, of all the lines yet proposed, this would be the most flourishing. And the directorship—what a strong one it was! The like had not been seen before in any previous announcement: five dukes, seven marquises, eleven earls, thirteen barons, and a bishop!

Not to speak of well-known, staid city men.

Never was such excitement known in the city as the day the allotments were expected to come out. Moorgate-street was impassable; and carriages, to say nothing of foot passengers, had to go a mile round. Very gentlemanly men in black coats, sky-blue waistcoats, and ponderous gold chains half as large as the sheriffs', were stationed at the offices to tell the agitated expectants how the work went on. They would have been at the door, but it had to be barred and bolted to keep out the crowd. So they leaned out of the first-floor windows; the blue of the vests and yellow glitter of the chains producing an extremely beautiful contrast of colouring to the admiring eyes of the gaping throng below; whom they from time to time addressed, by way of keeping down the excitement.

"All right, gentlemen—a little patience. Our secretary has got as far as the W's, and he is signing away at steam speed. An hour or so will finish the job. There are only the Y's and Z's; X's don't count, you know. We have clerks in abundance: thirty folding, sixty sealing, and ninety directing; and—you see, gentlemen, down there, to the left—a whole string of wheelbarrows in readiness to convey them to the post, that no time may be lost. Keep up your spirits, gentlemen; the letters will certainly be out to-day."

The next morning Dr. Leicester swallowed his breakfast; and, jumping into a cab, tore away to his broker's at the rate of twenty miles an hour.

"Are they out?" he cried, to the confidential clerk, the first person he saw there.

Of course the inquiry could have refe-

rence but to one line, the all-engrossing one, the Grand Atmospheric Moon and Middlesex: and that the clerk knew.

"Out this morning, sir; posted last night. Have you an allotment?"

The doctor had not. It was really too bad—so secure as he thought he had made himself with the solicitors!

"What premium are they out at?" he grumbled.

"No premium at all, sir," answered the clerk; "that is, there are no sellers. There's not a share in the market. They have mostly got into good hands, and the allottees won't part with a single letter."

"How are the Southampton and Dundee Direct?" pursued the doctor, chiefly from want of something to say.

"Firm as a rock, and going up still. That was a capital spec of yours, sir—five

and three-quarters, I think, you bought at ?"

"Yes," nodded the doctor.

"And they are eleven and a half now. What a mint of money is being made!"

In this triumphant and satisfactory manner the time went on until the approach of November; the only slight drawback, generally experienced, being a lack of ready cash. George Little and Dr. Leicester both suffered from this. The former had invested all his gains in other allotments, and had begun to hold on, like other sensible people, instead of selling: and the doctor required ready money for household necessities. Every guinea he had taken in fees was invested in shares: his pockets were empty, and at times he felt quite embarrassed. His broker had succeeded in purchasing shares for him in the Grand Atmospheric Moon

and Middlesex, at twenty pounds premium. To meet this call for payment, he had sold out shares in several less important lines, besides having borrowed money on personal security. But households, however well established, cannot go on for ever without a shot in the locker. Dr. Leicester found this truth out, and he reluctantly came to the determination of sacrificing a few shares in the Southampton and Dundee Direct—which had risen to twelve, and stood firm at that—though it would be like having so many teeth drawn. Accordingly he betook himself to the city one morning early, to give the necessary orders to his brokers.

"I would sell *all* the shares in that line if I were you, sir," observed the old clerk, confidentially, when he heard the doctor's business. "I fear there's something not right about the Southampton and Dundees."

"What do you mean?" asked the

doctor; much inclined to resent the implied aspersion on his beloved Southampton and Dundees.

"Burton came in just now and dropped something in an under tone about that line; and away went the governor to 'Change in a flurry. He is a holder himself, you know, in the Southampton and Dundees—under the rose."

"But there *cannot* be anything wrong with the Southampton and Dundees," retorted the doctor. "Of all the lines projected that is the most promising, always excepting the Moon and Middlesex. You know it is."

"Well, sir, I only know what I tell you," said the old clerk meekly. "Perhaps you had better go out and make inquiries."

Away went Dr. Leicester to Bartholomew Lane. It was crammed to suffoca-

tion, and he was elbowing his way through the crowd when he met Fox, who was coming out of the Butler's Head, his clothes looking very white and dusty.

"Fox, what's up about the Southampton and Dundees?"

"*All's* up, sir," answered the man, with a look as blank as his pockets. "The surveyors can't—or won't—finish the plans and sections in time for the 30th of November, if they ever finish them at all: which is the last day allowed by Government—as of course you know. The failure to keep faith with the public was announced this morning, and the shares have gone down."

"Down to what?" groaned Dr. Leicester.

"To a *discount!* I had twelve to sell for a gent to-day—should have netted eighteen pounds by the job. There has been some underhand business at work,

they say, and the losers are going mad about it. Look at this dust!"

Fox pointed to the state of his coat, as he spoke. Dr. Leicester haughtily demanded what that had to do with the Southampton and Dundees.

"This," explained Fox. "The projector's busts, all that had been cast, stood in the spare room at the offices, waiting till the stations were built; half an hour ago, the infuriated shareholders rushed in there and smashed them all. It's well they did not get hold of *him*. I went too; and turned in here to get a glass of ale after it, for the plaster of Paris smother made me thirsty. The outlay on that projected line has been enormous, they say."

"The committee must refund," returned Dr. Leicester, gloomily.

"Oh, ah! it's all very fine to talk of refunding; but if the money's *gone*, where

is it to be refunded from ?" Which was a remarkably sensible proposition of Mr. Fox's, and quite unanswerable.

As Dr. Leicester turned away, he saw his broker. The two stopped to condole with each other.

"They will indict the surveyors, won't they ?" inquired the doctor.

"I trust they will indict all connected with it," answered the broker, in a passion. "It is a regular swindle. One million sixteen thousand pounds paid up—the directors, I suppose, kept *their* deposits in their pockets—and only eighty-four pounds seventeen shillings and ninepence-halfpenny remaining in the hands of the bankers to return amongst the shareholders; the rest made ducks and drakes of, every farthing of it. I wish to my heart they may get sent to Botany Bay for life!"

Dr. Leicester sighed. It was bad news

for him. "But," said he, "what a mercy that it's not the Moon and Middlesex!".

"What a line that is!" cried the broker, admiration superseding the doleful mood. "How the shares continue to go up!"

"Ay," assented the doctor. "I don't think I can screw my courage up to sell out of that, badly though I want some money."

"Some pigeons came down yesterday with reports from the engineers," resumed the broker. "First rate. The works are progressing gloriously."

But when the collapse of the Southampton and Dundee reached the ears of Mrs. Leicester, she once more spoke to her husband.

"Are you sure, Richard, that matters are going on quite right with us—with all these speculations?"

"Right!" uttered the doctor, in asto-

nishment: for he fully thought all *was* right, in spite of his loss in the Southampton and Dundees. Of which loss he made nothing to his wife. "Oh, just a few pounds," he slightingly said: whereas it had been a frightful sum. "I was worth six thousand pounds a few months ago, and I am now worth twelve thousand."

"But not in money, Richard."

"No: in what is more valuable—scrip."

"Well, I would rather have the old days back again; when you gave me what money I asked for."

Dr. Leicester, mentally deliberating upon affairs that day, came to the magnanimous resolution of parting with half a dozen shares in the Atmospheric Moon and Middlesex. He did not like to hear his wife complain of the want of ready money.

Accordingly, after an early breakfast the following morning, he quitted home with this intention, in spite of George's earnest advice to him to "hold on:" and reached the city; urging his horse, which he drove himself, to a swift pace, for he had his patients to see when he got back.

But what in the world was the matter? Groups of men, women, and children stood in all directions, their necks stretched out and their heads thrown back, staring up at the skies. People were running about with consternation on their countenances; the neighbourhood of the Exchange was one mass of heads. The doctor, though rather astonished, would not waste a moment to inquire the meaning of these extraordinary appearances, but hastened on to his brokers, and flung the reins to his groom.

Opening the office door, he walked in. And then it struck him that affairs there

wore also a strange aspect. The old clerk sat with a face drawn as long as his arm, looking the very picture of paralysation; and a number of shareholders, with the broker in their midst, were making enough hubbub to stun a deaf man. The first distinct words the doctor heard were these: "The line is gone—totally gone."

"What line is that?" he asked, carelessly. But the answer fell with terrible distinctness on his ear.

"The Grand Atmospheric Moon and Middlesex."

"The Moon and Middlesex!" screamed Dr. Leicester, whilst the whole group began to rave an explanation in concert, which rendered the sense confusing. The doctor caught only a sentence here and there: but quite enough.

"The tail of the new comet—gained its perigee yesterday—scorched up the bal-

loons—the whole lot fell down in the night —themselves or their ashes. The surveyors, engineers, and assistants—all blackened corpses—except one poor fellow, who was in flames when he arrived—lived just long enough to tell the tale."

"The works are all destroyed," bewailed the old clerk, breaking in upon the uproar with his quiet voice. "So the grand scheme is at an end, now and for ever; for you'll never get a surveyor to go up again. Thousands of people will be ruined."

"Are already," corrected the broker.

The news had fallen upon the city like a thunderbolt, carrying desolation to the deluded speculators. That day, and the next, and the next, London went mad with despair. The more matters were inquired into, the worse they were. There had been a frightful deal of expenditure, and

there was nothing to show for it, all the deposits having vanished, or been eaten up. What was to be done?

The first thing was, of course, to go upon the directors for the amount of the losses. To begin with, they attacked the bishop, he being a substantial and responsible man, readily got at. The right reverend prelate received them with the utmost suavity. Meekly, as befitted his calling, he assured the unhappy shareholders that he knew nothing whatever about the matter: if his name was on the directorship, it had been put there without his consent or knowledge. Which of course seemed likely and but reasonable—for was he not a bishop?—and nobody could prove the contrary. Neither had they any better luck with the other directors. Some decamped; some turned out to be men of straw; some successfully denied their liability: all

slipped out of it as easily as eels slip out of their skins.

Other promising lines (on paper) shared the fate of the Middlesex and Moon; and thus the year 1845 came to an end, amidst a general collapse and much ruin.

But George Little, having tasted of the sweets of living by speculation, never attempted to go back to legitimate work. Some considerable time had elapsed since then; and he had managed in some way to keep his head above water; never quite sinking, and always expecting to make millions. As one great scheme failed, it seemed only to buoy him up to embrace another. He believed in them himself as confidently as would a child. He had nothing of the rogue about him; only he was so incredibly sanguine. Once, a fine fortune came to him unexpectedly, by the death of a distant relative. Did he retire with it,

and live at ease? No. It only afforded him fresh means to feed his speculations. The Great Trebeddon Mines had recently been taken up by him, and with an amount of fervour that must be seen to be believed; he felt a firm conviction that they would compensate him for all previous losses, and bring him in showers of gold.

CHAPTER III.

FIVE THOUSAND A YEAR.

THE weeks rolled by, and Mrs. Grainger was recovering. Not quite so speedily as her physician had hopefully prophesied, but, on the whole, very well. A shade of pink was returning to her cheeks, she only lay down now and then; and, the greatest sign of all, her naturally vigorous mind was resuming its tone. As to her husband, his whole thoughts and heart were concentred upon one subject—the Great Trebeddon Mines.

One day, a little later than his usual hour for returning, he came bustling in, leaping up the stairs four at a time. His wife was in the drawing-room, one of her little children on her knee.

"How are you, Margaret? All right, I see. What is there for dinner?"

"For dinner!"

"Because I have asked Little to come in. He will be here in a minute or two."

"To-day! I wish I had known. There's no time now to make any addition."

"Oh, Little's not particular. He must take pot luck. I told him so. What is it?"

"Fish, and minced veal; and lemon pudding."

"Capital. Just what he likes, I dare-say. Really, Margaret, the vista opening to that man is truly astonishing."

"He is lucky."

"I am so glad you are well enough to be down with us in the dining-room, you will be so interested in what he says. Everybody must be. I declare I would rather have that man's prospects than be

heir to the first dukedom in the three kingdoms."

Mrs. Grainger laughed.

"Indeed ——there's his knock! Pack off that child, Margaret. Stay! I'll ring the nursery bell."

George Little was older now than he had been; and one might have thought that the years and experience which had passed over his head since the time of the railway mania would have taught him caution. Not a bit of it. All the fresh schemes, entered into with so much hope, had failed. Either he had grown tired of them, or they of him. He had, it has been said, the most entire faith in whatever he undertook; and was, so far, honest as the day. Mr. Grainger had known him about six months; but during that time they had become very intimate. Most people liked George Little: his open, transparent

nature and confiding temperament won its way. He was good-hearted, good-tempered, generous: a little man, of rapid, eager speech, with keen dark eyes set deep in the head, and plenty of capacity above it. Nevertheless, there was an old-fashioned simplicity in his manners, that proved how genuine he was. Just now he was wild—wild—about these new mines. This was the first time Mrs. Grainger had seen him: her several months' illness had kept her in seclusion.

"Such a thing, ma'am!" he protested to her, when he was fairly launched on his all-engrossing subject, after they had discussed the minced-veal at dinner, and the rest of the good things. "Such a glorious prospect!"—and his earnest look, the ring of truth in his ready voice, proved, as ever, *his* perfect faith in what he asserted. "A piece of luck that is not met with

once in a century. You have heard of Trebeddon ? "

Mrs. Grainger said she had heard the place mentioned by her husband. She believed it was somewhere in Cornwall.

" In Cornwall it is. Colonel Hartlebury bought it three years ago for an old song, neither buyer nor seller suspecting the mines of wealth hidden underneath. It is only recently the discovery has been made. There's a princely fortune, ma'am, for a dozen people and for their families after them ; down to, I don't know how many generations, for one cannot calculate it."

" The mines are copper, I believe ? "

" Copper and tin, Margaret," broke in Mr. Grainger, his tone as enthusiastic as that of his guest. " On the neighbouring estate of Trewater there has been—how much realized to the shareholders since it has been worked, Little ? "

"The last year they netted about four thousand pounds apiece. Something out of that was kept back for expenses: I forget what. You see, about a dozen only have got it in their own hands."

"But is there no risk?" inquired Mrs. Grainger.

"Not the slightest, if the thing is worked properly," answered Little. "It is as safe as the bank."

"But I have heard of large fortunes being lost in these mining speculations," she urged. "Of people being ruined, in fact."

"Of course you have, ma'am. Set a man, or a body of men, to any business they don't understand, or have not the proper ability to conduct—say only to keep a shop of sweetmeats,—the concern will soon fall to the ground, and they with it. It is precisely the same thing with

regard to the management of mines. A set of people who know nothing about it go hot-headed to work; they sink money here and shafts there; the first recklessly and the last wrongly. They can't get at the ore at all; or else can't get it up in sufficient quantities to pay; the money keeps going out and nothing comes in. Soon they are at a standstill for want of capital; the thing is talked about on 'Change as a mad speculation, and the public turn up their eyes and wonder men can be so green. But the public forget that the valuable ore is there still, snug in its rich beds, and that the speculators have only gone to work the wrong way to get it out."

"Just so," applauded Adam Grainger.

"I'll bring you the last number of the *Mining Journal*, Grainger," added the talkative guest, turning to him, "which will

bear out what I say. You will read an account of certain mines which have already yielded a profit of 2,000,000*l.* sterling to the company working them."

"Two million pounds sterling!" repeated Adam Grainger with admiration. "In Cornwall?"

"In Cornwall. And these very identical mines had been abandoned by the first workers of them! They went at it the wrong way, you perceive, ma'am; reaped only disappointment; lost their money, grew tired, and forsook them. Another body of men, cautious, wealthy, and experienced, stepped in; and have found their reward. Two millions sterling have that lucky company already netted from what were looked upon as valueless mines."

"They must be a profitable source of wealth when they are judiciously managed," remarked Mrs. Grainger.

"Ma'am, the profits are too vast to be estimated. One's mind loses itself in the contemplation."

"I hear you are progressing well in these new mines of yours," she rejoined. "The Great Trebeddon."

"More than well," answered Little; "as will soon be proved. They abound in minerals of unusual value. The lodes already opened, both of copper and tin, are of superior quality: there's one beautiful lode of gray copper ore, the specimens of which do one's eyes good to look at. And there is already a quantity of Tribute ground opened, which will be available the instant the mines shall be at work."

"And that won't be long first, eh, Little?" said Mr. Grainger.

"Very shortly now. Then, ma'am, in the South strata mine the lodes are numerous; and so promising!" resumed the

speaker; who seemed, in pure good nature, bent on enlightening Mrs. Grainger. "There's the Wheal Bang, and the Wheal Providence, and the Wheal Round—but I need not enumerate them. The Wheal Bang at the adit level, which is about twelve fathoms below the surface, is four feet wide, and shows a splendid gossum, soft sugar spar, iron pyrites, and rich copper ore. The gossum and quartz are of the finest description."

"I don't understand all those names," interrupted Mrs. Grainger, laughing.

Mr. Little laughed too. "Well, ma'am, I suppose you don't; they are not much in a lady's way. But I can assure you they are all there. I heard of these mines through a friend, who introduced me to Colonel Hartlebury; it is only a few months ago. I made enquiries, went down to the mines and examined matters

in person, satisfied myself of the colossal fórtune to be made, and succeeded in getting a substantial interest in them assigned me. I look upon my embarkation in these Great Trebeddon Mines as the one fortunate step of my life."

Mr. Grainger, listening eagerly, began to think it might turn out to be the one fortunate step of his. Perhaps there lies within the nature of every man an innate thirst for speculation, more or less great as circumstances may or may not arise to develope it. One thing at any rate is certain —that we are all eager to make money. If a benevolent magician in human form came to us and said, 'Put a thousand guineas into my lucky-bag, and it shall return you two thousand,' who would be able to resist the offer? Adam Grainger, associating with Little, believing in his great schemes, had become bitten with the

mania of speculation; in other words, the desire to make money; and it was taking rapid hold upon him.

He had said to his wife that he felt inclined to embark his spare cash in the Great Trebeddon. In point of fact, his mind was made up then, though he might not have known it; and he carried out the inclination. Within a week of this evening when Little dined with them, Adam Grainger had put into it all his money; withdrawing it from the five per cent. securities, where it had lain secure and safe. It was not very much; and well had it been for him had he embarked nothing more. But he was soon to lend his name, to lend his energies, and to lend his mind.

He held his lucrative appointment in one of our first-class insurance offices, which his father had held before him. His present salary was a thousand pounds

per annum, and it was a progressing one. Surely enough to satisfy the desires of a moderate man! He was putting by yearly, for those days were not the expensive ones of these, investing his savings lucratively. Money had come to him on the death of his mother. All of this, every penny of it, savings and bequeathed money, was thrown into the Great Trebeddon. And Mr. Grainger was happy.

A few more weeks went by. Mrs. Grainger was sufficiently well now to go out in a carriage; all things looked very prosperous.

One evening, upon coming home, Mr. Grainger found his wife had only then entered, for he met the carriage driving from the door. He began to scold.

"Margaret, this is too late for you to be out. Recollect you are not very strong yet."

"It is late for me, Adam, I know; but I was well wrapped up, and the carriage was closed. The truth is, I have been out shopping. I wanted a dress for the christening."

"What christening!"

"Baby's. He is six months old: quite time he was christened."

"Isn't it done?"

"Done! Why, Adam, I think George Little and his mines have put other things out of your head! Baby was only baptised."

"I knew it was something of the sort. But—about your going shopping? It was very imprudent, Margaret. I would have chosen your dress."

"You!" laughed Mrs. Grainger. "You don't know silk from woollen; stripes from checks."

"Don't I! Only try me."

"I will. I will try you now. I could not decide in the shop, so they put two or three silks in the carriage for me to choose from here. There are the parcels, if you will open them."

He did so. And displayed three silk dresses.

"What is that?—a fourth!" exclaimed Mrs. Grainger, detecting another parcel. "Oh, it is that handsome one. I told them not to send that. Sly traders! they thought to tempt me, did they! Is it not beautiful, Adam?"

"Very. Much better than the others. Why don't you fix upon it?"

"Because it is too dear. I am not justified in giving the money. The fact is, Adam, I do not much want a new dress, for I have plenty of good ones, only I thought I should like to wear something new at little Walter's christening."

"You would like this dress, I see, Margaret. I will give it you."

Margaret laughed. "That will be something like robbing Peter to pay Paul. Whether it comes out of your pocket or mine, Adam, I suspect it is much the same. The dress is too costly."

"My dear, you need not hesitate at the cost of a gown. It is an insignificant item, taken in connection with the income that will soon be ours. In a little while, if you choose to spend ten times as much in dress as now, you may do so."

"Dear me! It seems as if one could not realize it. Yet we have been quite happy. We seem to have had all our wants fully supplied."

"Here—who's that?" he suddenly called out, hearing some one pass the door. "Sophy? Oh, it's you, Jemima," he added, as the nurse appeared. "Take

that into your mistress's room." And he proceeded to put up the rejected silks.

"They will be sent for presently," said Mrs. Grainger. "Adam, sometimes I cannot think it is really true that so great a fortune is opening to us?"

"My dear, my share will not be a farthing less than five thousand a year. I wish I was not hampered with that confounded office; I ought to be down in Cornwall on the spot, hastening the works on. However, it will not be long before I emancipate myself. Would you like a trip into Cornwall, Margaret?"

"When I am stronger."

"It would be the very thing for you, I know, and do the children good. Suppose we go down for three or four months when the weather gets warm! We could get a furnished house, I dare say, in the neighbourhood of Trebeddon."

"And let this for the time?"

"Let this! No; give it up. I don't mind sacrificing some rent. When we return, we shall require a residence of far superior style to this. I saw Little to-day, Margaret, and he says they have begun to sink the whim-shaft."

"Whim-shaft?" she echoed.

"About sixty-five fathoms east of the big engine shaft, in the Great Tin Lode last discovered," ran on Mr. Grainger, too hurriedly to stop for explanation. "That tin lode is of exceeding richness, he says, and from nine to eleven feet wide, ten fathoms below high-water mark; and it is so situated with the adjoining lodes that one engine will work the whole. You don't understand, I see."

"No," she answered, with an amused look.

"Were you ever in a mine, Margaret?"

"Never."

"You shall go down one, and see its wonders."

"But do ladies venture down such places?"

"Oh, it's nothing, if they have plenty of pluck. How delighted Algie will be to explore it! I shall take him down. The miners, round about the place, think these works of ours will yield a larger return than any in the district," added Mr. Grainger, returning to his hobby. "They are putting up smiths' shops, powder and material houses, and I don't know what all."

"It must be running away with a great deal of money, Adam."

"Of course. But only think of the returns! We are fortunate in one thing: that the lord's dues are so moderate. Only one sixteenth."

"What did you say?" asked Mrs. Grainger, in doubt. "*Whose* dues?"

"The lord of the manor. What else did you think I spoke of?" he asked, looking at her. "The lord of the manor always has his lien on these things."

"Oh," said Margaret. "But, Adam, I think dinner must be ready.

That evening, talking together, the subject was broached of giving a christening party. Mr. and Mrs. Grainger had not been in the habit of giving christening parties—at any rate, on a grand scale. There was something in the mind of both of them that spoke against it. But, when we are rising up into greatness ideas expand, you know; and a sudden access of the world's favour is too apt to deaden qualms of conscience.

"If we do give a party, Margaret, it shall be a good one," spoke Mr. Grainger.

"None of your paltry affairs. I wish we were in our new house!"

"This house is quite good enough, Adam."

"It will have to do, I conclude. And, look here, Margaret—what do you say to my asking Little to be godfather?"

"Ask him if you will. I like George Little."

"As does all the world. And what a rich man he will soon be!"

"But you were not thinking of that in connection with baby?—his riches?" cried Mrs. Grainger, wonderingly.

"Thinking of his riches in connection with baby! Why, of course I was not. I never want any godparent to give my children so much as a spoon. You know that, Margaret. One is obliged to have godfathers and godmothers; the church compels it; but I don't see of what use

they are while the parents do their duty; and I'm sure I should never wish to prey upon their pockets. So far as our children go, they will be too well off to require fairy godpeople.

"I hope so," assented Mrs. Grainger. "And, if we do have a party, it shall be directly, Adam. I will get my dress made at once."

"Oh! we will give it," decided Mr. Grainger.

CHAPTER IV.

AN INTERLUDE.

THE handsome house of Adam Grainger was ablaze with light. And the house really was a handsome one, commodious also, in spite of the disparaging remarks he had made on it, since visions of wealth were breaking upon him. But Margaret made the most of it to-night: opened all available rooms and decorated them with flowers.

The baby, Walter, had been taken to church in the morning, and christened: afterwards Mr. Grainger and his wife dined quietly, with George Little for their only guest. At first they had meant to give a dinner party. But so many friends had to be asked: or, rather, there were so many

whom they wished to ask: that the idea was abandoned and an evening party decided on.

In the principal room, in the rich silk dress the reader has already heard of, stood Mrs. Grainger, receiving her guests. Perhaps she had never in her life looked so well. Somewhat fragile still from her long illness, that but enhanced her charms; the excitement was giving to her cheeks a lovely flush, delicately beautiful. The silk was of pearl grey hue, gleaming with richness; it was much trimmed with some costly lace that Margaret happened to have by her; a blush rose peeped from its bosom's folds; another rose nestled in her soft brown hair. Margaret was conscious that she looked well to-night—and it was what she especially wished to do.

Not perhaps so much as a tribute to her vanity, as because one was coming in whose

eyes she would be glad to look well. A slight feeling of mortification—it might be wrong to say resentment—had lain in her heart ever since the rejection of her hand by Captain Hoare. For, that Captain Hoare, or his father for him, had rejected her hand when he discovered she would not have a large fortune, was a fact indisputable. Margaret Channing had never loved Captain Hoare; but she did not like the slight put upon her; it pricked like a thorn; and now that he and she were about to meet again, she naturally wished him to see her at her best.

Their encounter that morning—for the first time since the old days that seemed to Margaret so long ago—was one of those curious coincidences we sometimes observe in life. As Mrs. Grainger's own small christening party was entering the church, a larger and a gayer party was quitting it.

For an instant some little confusion occurred; the inner porch was narrow, and a gentleman accidentally stepped on Mrs. Grainger's gown. He turned to apologise, and there was a mutual recognition. It was Captain Hoare. Major Hoare now.

"Miss Channing!" he exclaimed in the moment's impulse. "But, I beg your pardon"—catching sight of the baby, following in Margaret's wake—"no longer Miss Channing, I presume?"

A few words of explanation ensued. Major Hoare had been in India with his regiment for some few years, was home on leave, but would shortly go out again. A child of his had just been christened. But there was really no time for anything like detail; the clergyman waited at the font for this second baby, and Margaret could not linger.

"I should like to come and see you and Mr. Grainger if you will allow me," cor-

dially spoke the Major in the hurry of parting: and Margaret said they should be very glad. "It must be to-day," he resumed: "we go to Scotland to-morrow on a visit to my wife's family. And I shall be occupied, I fear, all day—I have so much to do. Would you mind my calling in the evening? Some people with you?—Oh, that's nothing. Farewell till then.——Ah, here is my wife. She has heard of you."

For the first time Margaret observed a lady standing behind him. A little woman, who had a plain and homely, but yet an attractive, face. A faint colour tinged her own: he had talked of her, then, to his wife!

"Until this evening, then," said Major Hoare. And as he led his wife to one of the fine carriages, waiting with their powdered servants in attendance on them, Margaret saw that she walked lame.

"A good woman, but not a handsome one," she decided in her mind, as she went forward to the font. "And no doubt a good wife."

The evening had come; and there stood Margaret in a blaze of light. A little joking had passed between her and her husband. "I don't know that I do care to see that man here," he said to her with mock severity. "He was my rival once, you know."

"Are you jealous, Adam?" she asked, laughing.

"Very jealous indeed," he answered, his eyes dancing with merriment.

However, here they were, expecting Major Hoare; and quite prepared, Adam as well as his wife, to receive him with cordial suavity.

The guests were coming in quickly. Adam was making himself as busy with

them as his wife. He looked well—as he always did: a good-looking man, a gentleman, and one with whom the world was prospering.

But a somewhat curious incident occurred that night which shall be related. It is strictly true, and Margaret will remember it to her dying day. Often and often in later years did she recall it to her mind, and always with an uncertain, unsatisfied feeling of doubt. Was it only a piece of folly, a coincidence? Or was it what it purported to be, a warning touching events unforeseen?

Some more people were entering; a gentleman and lady. Margaret moved a step or two forward to welcome them. They were old friends of Mr. and Mrs. Grainger, the Reverend Charles Anderson and his sister; rather elderly people, who had come all the way from their residence

ten miles off. It may as well be mentioned, en passant, that this fact, their distant home, caused their intercourse with the Graingers to be limited. Quite six months had elapsed since the last meeting, for Miss Anderson had been an invalid as well as Mrs. Grainger; and they had not heard one syllable of the expected rise in Mr. Grainger's fortunes, or knew that he was becoming connected with any speculation whatever.

But, moving onwards by the side of Miss Anderson, came a strange lady, whom Margaret had never seen. She was a remarkable-looking woman: her height alone would have made her so; for, as it struck Margaret and many of the others present, she was the tallest woman in the civilised world—in fact, almost a giantess.

"My dear," said Miss Anderson to Margaret, "we have taken the liberty of

bringing with us our friend, Mrs. Dale." And by that name she introduced the tall woman.

"Just come over from the West Indies; landed only yesterday morning at Southampton, reached us at night," Miss Anderson took occasion presently to mention in a whisper, when a seat had been found for Mrs. Dale. "Her husband and Charles were at school together when they were boys, and they have always kept up a correspondence. Mrs. Dale will stay a week with us, and then go on to some relatives in Norfolk."

"What an extraordinary height she is!" whispered back Margaret.

Miss Anderson smiled. "Do you know she quite startled us when she came in last night. The room was but dimly lighted, for Charles's eyes, as you know, are not strong, and she looked like some huge

phantom walking in. We had heard that Dale married a remarkably tall wife; but had no idea she could be anything like this. She seems a very nice woman, her manner notably quiet and retiring, and her voice gentle."

"Yes, I think I like the look of her," assented Margaret, glancing across at Mrs. Dale to examine her more critically. Her face was smooth and pale; her brown eyes were large, luminous, and set very deep in the head. In years she might have been somewhat past thirty. But Mrs. Grainger's thoughts soon wandered from her: her duties, as hostess, were relaxing.

"So you have got back!" she said, as George Little approached. For that gentleman had quitted the dinner-table before the cloth was well removed, to go about some of his multifarious engagements in the city, connected with the Trebeddon mines. "I

am glad you are not late. Mr. Little, Miss Anderson."

"A pleasant-looking little man," remarked the clergyman's sister, as Little passed on. "Who is he? I don't remember to have seen him here before."

"No, I don't think you have. We have not known him very long. Adam and he are particularly intimate. He stood to baby to-day. Adam and I were the other sponsors. You see ——"

"Major and Lady Janet Hoare."

Margaret's words ceased at the announcement, and her face slightly flushed once more as she turned it to the entrance. Had Major Hoare brought his wife? Yes, there she was; Lady Janet. The same little limping woman that Margaret had seen in the morning, with the same plain, homely face, and the same sweet expression on it.

"Will you pardon the intrusion and our lack of ceremony?" courteously asked Major Hoare, as he took Mrs. Grainger's hand. "Janet said she should like to accompany me, and we could not altogether help coming out together, as we are on our way to another party."

In her honest Scotch fashion, so true and simple, Lady Janet was holding out her hand. Margaret shook it. Some difference existed between Lady Janet Hoare's place in the world and Mrs. Grainger's; but not an iota of its consciousness was there in Lady Janet's manner; no, nor in her heart. Plain she might be, and unattractive, as the world counts attraction; but, unless Margaret's judgment was strangely at fault, her whilom would-be lover had gained a prize in the matrimonial lottery.

"How nice, how very nice she is!"

exclaimed Margaret enthusiastically to Major Hoare, as Lady Janet moved away.

"I am glad you think so. I did not choose her for her beauty."

"Oh, but she has that which is better than beauty. Goodness. I am sure of it. She carries it in her countenance."

"She admires your beauty," returned the Major, smiling; "she said so as we left the church this morning. I had often spoken of you to her."

"Had you," replied Margaret, as she played absently with one of her bracelets.

"And I think she was somewhat curious to see you."

"Why—what did you tell her of me?" came the hasty question.

"I have told her before now that at one time of my life there was no living person I esteemed so highly as Margaret Channing."

A pause. He laid a stress on the word esteem. Margaret rallied her wits. "How she must have laughed at that!"

"Laughed? Indeed no. There was nothing to laugh at in it—or to cry either. I am sure she would be glad to make a friend of you, Mrs. Grainger: only it cannot be. You dwell at one end of the globe, and we at the other. We only return from Scotland to embark again."

"Lady Sophia is dead, I think," observed Margaret. "I read of it in the papers."

"Yes; and my father has become an invalid."

"Have you many children?"

"Only two, living. A boy of four years old, and the little girl who was christened to-day."

"A little girl, was it. What have you named her?"

"Margaret."

"Margaret!" she could not help the quick echo of the name, or her tone of surprise.

"After my wife's sister," explained Major Hoare. "Margaret Janet the child is named; but she will be called Margaret."

"I am sure they are nice children."

"Passably so—as children go," laughed the Major. "And you, Mrs. Grainger—how many have you?"

"Four. Two boys and two girls. Shall you take the baby to India?"

"That is a question that is puzzling us. My wife wishes to take her, naturally; but we are in doubt about the climate. Few children can stand it well——. What an immense woman!"

Margaret followed the direction of his eyes. Standing in an adjoining room within

view, was Mrs. Dale. She did look immense—towering up like a column.

"Yes, her height amazes me," replied Margaret. "It is quite a misfortune to be so tall as that. I am sure she could not walk along the street without being followed by the boys."

"Who is she?"

"A stranger to me and Mr. Grainger. She came here to night with some friends. Her home, I fancy, is in the West Indies."

"Well, she might spare some of her height, and be none the worse for it. What a pretty house you have here!" added Major Hoare, quitting the topic and glancing about the rooms, and the well-dressed company filling them.

"Yes, it is pretty. I am not sure but I shall regret to leave it."

"Are you about to leave it?"

"Shortly. We must move into a larger."

"You find this too small, then?"

"No, I cannot say we do. But—but Mr. Grainger expects to come into a good deal of property," she added briefly, putting the matter so for convenience' sake. "And that will necessitate a different style of living."

"He is lucky. We are anything but rich. Lady Janet will have a good fortune later; but she has not very much at present. And I am no richer than I used to be," he added, laughing. "You may remember how poor that was."

"I suppose we all have enough for our wants," remarked Margaret. "Wants increase with means."

"That's true enough. If—— Is that the baby?"

For at this juncture, all the company having arrived, or supposed to have arrived, the nurse came in to parade the baby, as by

arrangement, once through the rooms. Not an infant in long clothes; but a fine baby of some months old, who sat up in Jemima's arms to look about him, and had the sleeves of his short white frock tied up with blue ribbons. Jemima, who had lived with Mrs. Grainger ever since she required a nurse, was a staid, most respectable-looking woman, plainly attired.

"I am not sure that it is at all an orthodox proceeding," said Margaret, alluding with a smile to the child's appearance. "He ought to be in bed and asleep, instead of exhibiting himself to the world. The custom of showing off a baby applies to dinner time, not evening."

"And not always then. Why did you delay his christening so long?"

"On account of my illness. I have been laid up for many months, and no one knew whether I should live or die. He was bap-

tised, but not christened. You have not given a christening dinner to day ?"

Major Hoare shook his head. "My wife is a Presbyterian, and rather a strict one; she does not like a christening to be made a worldly festival. The people stayed luncheon with us. Breakfast, they called it."

But Margaret felt that one individual had engaged her attention sufficiently. She might not linger with him longer, and moved away amid her guests, halting for a few minutes to enjoy a talk with Lady Janet.

By and by, Major Hoare and his wife made their adieux. A carpet quadrille was begun in one of the rooms, Margaret sitting down to play for it. Dancing had not been one of the projected amusements; but it is always welcome to the young. And the evening passed on.

"Would you like your fortune told?"

Mrs. Dale, who put the question, was seated at the table in the little card-room, slowly shuffling one of the packs of cards. Most of the people were at supper. Margaret, looking about to see that none were neglected, had come upon Mrs. Dale alone in the card-room.

"Oh, I beg your pardon; I am so sorry," she said, speaking warmly in her good feeling at witnessing what she thought was neglect. "Has no one offered to take you in to supper?"

"Nay, it is my own fault," was the answer. "I stay here by choice. Mr. Grainger and one or two more gentlemen were good enough to think of me; but I declined to go in. I never take supper."

"Will you not take just a glass of wine —and some jelly?"

"Nothing, thank you. My last meal

invariably consists of a cup of arrow-root, which I take while undressing, and I know that will be ready for me on our return to the vicarage. What a pleasant evening it has been!"

"It is very good of you to say so; but I fear you have found it dull," replied Margaret. "You have not danced, or played at cards, or—or talked much. All the while you seem to have been sitting still, looking on at others."

"I never dance. Fancy one of my height jigging about a room!" added the tall lady, with a brief smile. "And I rarely play at cards: they send me to sleep. I do not even know the moves at whist—if that is the right word to give it."

"Well, I wish we could have amused you better. And to find you here all by yourself! It seems most inhospitable."

But Mrs. Dale shook her head to the

last remark, and a bright smile of gratitude went out of her face to Margaret. The latter could not help fancying that she must be inured to neglect, that any little rendered attention struck upon her as strange. She was still toying with the cards, slowly and abstractedly.

"Would you like your fortune told?"

Margaret, to whom the question was suddenly put, laughed merrily in answer. "Can you tell fortunes?" she rejoined.

"Yes," said Mrs. Dale. "It is all I can do with the cards. I was taught the art by an old Indian woman."

"The art!" repeated Margaret, still laughing. "You are investing it with quite a serious entourage. Do the fortunes you tell come true?"

"I fear they do," said Mrs. Dale.

"You shall tell mine, then. I should like to have the future truly foretold."

Now, in saying this, Margaret Grainger spoke lightly, and meant lightly; attaching as much real importance to her words, and also to the proposal, as she might have given to some game played with her children. Nevertheless she entered into it cordially, eagerly, hoping the "fortune" would be a good one. Perhaps in the like case there are few of us but could own, in spite of our more sober senses, to an innate, semi-feeling of—what can we call it? Belief? Expectation?—Some latent doubt whether the mysterious necromancy will not open out a leaf of the future to us.

Mrs. Dale bowed her head in acknowledgment of the permission, and at once passed the pack of cards across the table to Margaret. But ere they could be taken up, she laid her detaining hand upon them, and spoke; some sudden thought apparently occurring to her.

"Before beginning, I must inquire whether you will hear all the cards say, good or bad?"

"Undoubtedly," replied Margaret, surprised at the question. "How could it be my fortune unless I heard it?"

"Friends have reproached me before now, when the cards have not been favourable, with having imparted to them the ill that the cards held. Therefore I like to inquire beforehand."

"Oh please tell me *everything*, good or bad," said Margaret with warm eagerness.

"So be it. But I hope your fortune will be a good one. Shuffle the cards well, and then cut them into three."

Margaret did as desired. Mrs. Dale took up the three heaps one at a time, threw out some of the cards, and placed the rest in rows before her. Then she sat

in perfect stillness, looking at them. The hum of voices from the distant supper-room came distinctly to Margaret's ear.

"I do not like their aspect," said Mrs. Dale at length, lifting her head from the cards. "Will you shuffle and cut again."

Margaret obeyed, doing just as before: and once more Mrs. Dale bent over the rows of cards, apparently seeing what did not please her. This process was repeated again, and yet again. The fourth and final time, more of the cards were spread out by Mrs. Dale: and then she began to speak.

"You bade me tell you all, Mrs. Grainger."

"Certainly. All."

"Well, the cards are not propitious. I have rarely seen them worse. Misfortune is undoubtedly about to overtake your

house. Each time it has come up most prominently."

In spite of her belief that this must be "all nonsense," Margaret felt an unpleasant twinge. "Of what nature is the misfortune?" she asked.

A pause of hesitation. "I cannot altogether tell."

"Perhaps I am going to be ill again?"

"Oh no; I see no sickness. Sickness appears to have been in the house, though, lately."

"Yes, I am only just recovering from a long illness. Possibly you knew that?"

Mrs. Dale raised her eyes and looked at Margaret. "I did not know it," she answered. And in truth she did not.

"There is great trouble in store," she resumed, all her attention once more given to the cards. "It is not upon yourself individually that it will fall, but upon the

house generally. It seems to be connected with business affairs—with money."

"A sign how little she knows; we are going to be richer than we have ever been," thought Margaret. "Will it be very dreadful trouble?" she added aloud, suppressing the mocking tone that rose to her lips.

"I fear it will be. And it will continue long—long. In fact, I can see no end to it."

At this moment, Miss Anderson, who had come out of the supper-room to look for her friend and visitor, entered the room. Margaret extended her finger warningly; a saucy smile upon her lips.

"Hush, please. You don't know what you may interrupt if you speak. I am having my fortune told." Upon which, Miss Anderson, echoing the smile, sat down, and looked on. Mrs. Dale had not

taken her eyes off the cards. For all that appeared, she was unconscious of the addition to the company.

"You will quit this dwelling-house," she went on. "And——"

"That's true," interrupted Margaret. "We shall shortly leave it for a better."

"And you will quit it in the midst of woe and wailing," continued the oracle, hardly pausing at all. "Shall I go on?"

"Of course."

For some moments she did not go on; but kept looking in silence at the cards; now putting her fore-finger upon one, with a light touch, now upon another, as if they required especial consideration.

"You are intimate with a dark man. He comes to the house a great deal."

"A dark man?" repeated Margaret, running over in her mind their various

acquaintances. "I wonder if she means Little?—he has dark hair and eyes."

Mrs. Dale waited for the answer.

"A gentleman who is dark does come here frequently. He is an intimate friend of my husband's; not particularly so of mine."

"I have said that the threatened evil concerns the house generally, including your husband; not yourself alone," spoke Mrs. Dale. "This dark man is in some way connected with it. Either he will share it; that is, it will fall upon him as well as on you: or else he will be concerned in bringing it upon you. I think it is the latter."

"Why, he is the truest friend my husband possesses!" returned Margaret. "Quite like a benefactor."

"We may be thinking of two dark men, then," resumed Mrs. Dale, after again

examining the cards. "One man; the one I mean, who is here conspicuously," pointing to the knave of clubs, "will bring your husband no good. You have shuffled the cards well each time. Is it not so?"

"Yes."

"But you have not been able to shuffle this man away from your husband. See; here he is still, at your husband's back: and it has been so each time the cards were turned up."

"Do you make my husband the king of hearts?

"I make him what he is. I took notice of his complexion."

"That you might tell his fortune—or mine?" laughed Margaret.

"The idea that I should do anything of the kind never entered my mind until we were sitting here alone just now. I only proposed it to while away your time until

your visitors came in from supper. And I should not have thought of it then but for seeing and handling the cards on the table."

"I was only joking," said Margaret.

"Rely upon it, this dark man—though it may not be the one you are thinking of —is bringing your house no good," continued Mrs. Dale, once more touching the offending card. "He seems to have a load of business upon his head."

"What else do the cards say?"

"Very little. With the exception of this one sweeping evil, they say almost nothing: that seems to be so great that all minor events are lost in it. I never saw cards show so little of events as these."

"It is not at all a good fortune, I must say."

Mrs. Dale gave no assent. In her heart

she deemed it to be one of the worst she had ever foretold.

"I wonder if you believe in it ?" cried Margaret.

"There it lies," was the answer—spreading her open hands above the pack. "The cards show nothing but misfortune."

"I wish you would tell me its nature. I might guard against it."

"I cannot tell that—save that it seems to be connected with business matters: with the bustle of out-of-door life. It appears to me that you will soon be entering on some long, black, dreary road, from which there is no outlet. A narrow, dismal lane that we have to go down sometimes in life, plunging into its darkness from the cheerfulness of sunshine, is a type of it. And I can see no turning out of it, and no ending."

"And you believe that it will be so?"

"I do; for the cards show it. Some notable evil of some kind is coming on. Perhaps not very quickly; not just yet. And—that is all."

"And a very unsatisfactory 'all' it is," laughed Margaret. "What do you think, Miss Anderson?"

"I? My dear, I have always believed implicitly in fortune-telling since I was promised a lord for my husband. That is twenty-five years ago; and he has not come yet."

Miss Anderson spoke, of course, jestingly. In her opinion the whole matter was a jest altogether. She could as soon have believed in conjuring as in fortune-telling. And Margaret laughed again at the "promised lord."

"And I daresay this long lane of trouble will come just as much for me as the lord

came for you," she said. "Nevertheless," turning graciously to Mrs. Dale, "I am very much obliged to you for the pains you have taken to amuse me. I think I should like to learn fortune-telling myself."

"Would you like to have a wish?" asked Mrs. Dale.

"Oh yes."

"Then shuffle the cards again."

The cards had not yet been disturbed, but lay as they were placed. Margaret gathered them up.

"Now what shall I wish?" she thought to herself, as she shuffled them. "I'll wish that this wretched rubbish may not come true."

"Well," said Mrs. Dale. "Are you ready?"

"Quite. I have wished."

"Then cut."

Some more manipulations with the cards,

and Mrs. Dale pronounced the fiat. Again Fate was adverse.

"Shall I have my wish?" asked Margaret.

"No."

But now some people came pouring in from the supper-room. Mrs. Dale quietly mixed the cards together, just as though she were preparing to take a hand at whist. And the "fortune-telling" was over.

"But, my dear Margaret, you and your husband are too happy and prosperous to fear reverses," remarked Miss Anderson as she rose. "If every man were but as well off and as secure in his position as he is! Look at my poor brother! Having but two hundred a year to make both ends meet upon—and with this fear of a disabling throat coming on!"

"Would you please play another set of quadrilles for us, Mrs. Grainger?"

"Nay," interposed a gentleman, "I think it is time Mrs. Grainger danced a quadrille herself. Some one else will play."

Margaret, all lightheartedness again, stood up, though she knew she was hardly strong enough to dance, especially after the day and night's exertions. But excitement carries off fatigue wonderfully; and no one was more active in the dance than she, no one more joyously happy. The promised ill-fortune had quite gone out of her mind, proving how little impression it had made there.

She remembered it again when she was undressing. The company gone, she went upstairs, leaving the servants to put the rooms somewhat straight. The fatigue was telling upon her now. Sitting down by her dressing-room fire while she brushed out her hair, after drinking some warm

wine-and-water, mixed for her, the evening's incidents passed through her mind, and amidst them the one in which Mrs. Dale had taken a prominent share.

"What do you think, Adam?" she cried, her husband just then entering the room. "I have had my fortune told!"

"Had your fortune told!" echoed Mr. Grainger.

"And it was the most lugubrious, miserable fortune you ever heard. That tall Mrs. Dale told it with the cards."

"What did she promise you?"

"Everything that's bad, I think. At any rate, nothing that was good. She said some frightful misfortunes were about to overtake us; and that she could see no end to them."

"Good soul!" cried Mr. Grainger.

"But I must say she told it well, Adam.

Her manner was excellent; so quiet and impressive. You might have taken her for a real fortune-teller."

"She had need do something well: to make up for her unfortunate height. I thought at first she must have mistaken this for Carnival time, and come out upon stilts."

"What a gentle voice she has!"

"Yes; that's in her favour. And so she promised you ill luck, did she!"

"Dreadful luck. It was to come to you as well as to me; and to be connected with business and money—and with a dark man. The singular thing was, that she should believe in it herself."

"Nonsense, Margaret!"

"She appeared to."

"That's another thing."

"You don't think there can be anything in it, do you, Adam?"

Mr. Grainger, who was taking off his coat, turned to his wife in sheer amazement.

"*Do I think there can be anything in it!*" he repeated, his tone a mixture of astonishment, reproof, and mockery. "Anything in what?"

"In what the cards said."

"In what she said, you mean. I think there's a great deal in it. I shouldn't wonder but you and I are about to be tossed up to the moon in a blanket. Oh, Margaret!"

Mrs. Grainger burst out laughing. Had she entertained any little soupçon of uneasiness, his lightness of manner effectually dispelled it. All her common sense came back to her. She was as ready to ridicule Mrs. Dale's pastime as he.

"Do you intend to sit brushing your hair all night, Margaret?"

"Not quite. I was thinking what dolorous fortunes I could promise, if I learned to tell them."

"Because it will be daylight soon," added he, alluding to the hour.

"And oh, what oceans of good luck! Dukes and lords—as Mary Anderson said; and gold and diamonds, and all kinds of bright things."

Thus, in careless joking, the night's incident passed away, and was thought of no more. Ay, and it died out of remembrance; for months had elapsed, if not years, ere it recalled itself again to memory.

The intelligent reader will of course ridicule this little episode. As before stated, it occurred: occurred exactly, and word for word, as it is written. For that reason it has been given here. And, though it lapsed from Margaret Grainger's

mind at the time, in the insignificance to which it was entitled, it recurs to her now at odd moments; and will so recur to her until the last.

CHAPTER V.

WITH THE DIRECTORS.

THE great Trebeddon Mines prospered greatly. In this, the preliminary stage of the affair, when the mines were being prepared for working, and for yielding their returns later, not a cross or check occurred to damp the ardour of the promoters. Necessary money was found in plenty; all things wore a smiling aspect. A company was formed under the most favourable auspices; shares were allotted.

Adam Grainger, revelling in the new hobby that had taken hold of him, felt like a man in the seventh heaven. One only little drawback marred his satisfaction; perhaps some trifle or other does

generally obtrude itself to mar perfect felicity in this world. Mr. Grainger's cross consisted in his not being able to give all his time to the new work.

For, his legitimate business in the insurance company still held him for many hours in the day. He was tied by the leg there. But for that, he would have been down at the mines, looking after the work in process; or busy in the heart of the City, at the new offices of the Great Trebeddon Company. How he chafed, and fumed, and rebelled, he alone knew. Over and over again was he on the point of throwing up his appointment, that he might devote his whole time and energies to the Great Trebeddon. Later, he would certainly do this; he would have to do it. Fancy a wealthy mine owner filling a paltry post, as actuary, or what not, in an old humbugging insurance company! No;

Mr. Grainger would not continue in it much longer. Just a few weeks yet, perhaps, until the ore was coming out of the mines, and its returns were pouring in: for it is not altogether convenient to let one of our pockets run dry until the other shall be filling. And, if he flung up his post, he would fling up his income with it: which might cause him some temporary embarrassment.

One morning, upon Mr. Grainger's entering the offices of the insurance company at his customary hour, he was requested to walk into the directors' private room. Two of them were there: the chairman, Mr. Gatherby; and Mr. Phelps. They were growing in years now, and had been directors in his father's lifetime.

"Mr. Grainger—take a seat—we have requested you to step in here for the purpose of answering a question or two that

we wish to put to you. Do you know anything of this?"

The chairman, as he spoke, opened a printed sheet of paper, and set it before him. Not a second glance at it needed Grainger. It was the flaming prospectus of the Great Trebeddon Mining Company, which had been issued forth to the public: his own name appearing in it as large as life.

The chairman laid his pencil upon the spot. "'Adam Grainger, Esquire.' That must be you."

"It is, sir."

"Did you not know that it is a rule of this office that none of its clerks, superior or inferior, may connect themselves, in any way whatever, with any private or public company?"

"No, I did not," said Adam, the colour flashing into his face, at being, as he

looked upon it, dictated to; he, a man of five thousand a year in prospective!

"That is strange. Your father knew it well. I think it must have escaped your memory."

A dim recollection began to dawn on Adam Grainger that there was some such rule in existence. He had completely forgotten it.

"My being connected with the Trebeddon mines cannot render my services here less efficient," he said.

"That is not the question," interposed Mr. Phelps. "The rule is the rule, and all must abide by it. If you are suffered to transgress it, why may not everyone else in our employ do the same?"

Mr. Grainger bit his lip.

"Besides, your being connected with an excitable thing like this, does make your services here less efficient," observed the

chairman. "Your thoughts are naturally given to this new scheme; they are taken from your legitimate duties."

"It is not a *scheme*," fired Adam, vexed at the irreverent tone applied to the Great Trebeddon; "it is a tangible, bonâ fide undertaking. The mines are second to none in England for richness of ore: they will yield immense returns."

"They don't yield them yet," curtly remarked the chairman, looking at the speaker through his spectacles. "I suspect they are absorbing funds, instead of yielding them."

"Of course they are, sir, at present. Nothing can be done in any business without an outlay at the first onset."

"May I ask how much of it you have contributed as your share?"

"All I had," was the light answer. "Three or four thousand pounds."

"Ah. Take my advice, Mr. Grainger: let your three or four thousand pounds go, and say nothing about the loss," said the chairman emphatically. "In after years you may count the loss a gain, if it shall have taught you prudence."

"Ay, ay," nodded old Phelps. "Let it go; let it go."

"Let my four thousand pounds *go!*" ejaculated Adam Grainger, believing the two gray-haired gentlemen before him must be candidates for Bedlam. "What for?"

"You will never get a shilling returned upon them, and you will only plunge deeper into the mire. Believe me; for it is true."

A thought flashed over Adam that some calamity, unknown to himself, must have occurred.

"Have you heard any ill of the Tre-

beddon mines?" he scarcely dared to inquire.

"None at all," said Mr. Gatherby: "but we know the nature of these things. We are unacquainted with the 'Great Trebeddon' except from this prospectus, and from the advertisements."

"I thought it could not be," he said, in a relieved tone. "It is the finest prospect, sir, that has appeared for years."

"If it is like some other mining prospects, it will be 'fine,'" observed the chairman. "They generally end in the ruin of all connected with them."

"Two ignorant old savages!" was the mental compliment of the listener.

"However—to bring the matter in question to an issue, Mr. Grainger. It resolves itself into this: either you must give up the Great Trebeddon, or you must give up your post with us."

"I have been contemplating the probability of giving up my post here later," he replied.

"It must be one or the other *now*," cried the chairman.

Mr. Phelps rose and laid his hand on the younger man's shoulder. "I regarded your father with no common esteem," he said, "and for his sake—and, it may be, a little for your own—I take an interest in you. *Be persuaded.* Look upon this new scheme with our eyes of experience, and remain with us. You will do so if you know when you are well off."

"I expect in a short time to be clearing my five thousand a year from these mines," said the younger man, in a low tone. "There are not many of us in it, and the returns to be divided will be enormous."

The chairman coughed: not a pleasant cough to Adam, for it seemed full of mock-

ing unbelief. "We shall be sorry to lose your services, Mr. Grainger," he said, suppressing its sound. "Rather than do so, we will make it better worth your while to stay with us: your salary shall be raised at once to twelve hundred a year. Reflect well before you reject it: a bird in the hand is worth half a dozen in the bush, remember."

"I thank you greatly, gentlemen. But I would not give up the prospects opening to me for twice twelve hundred."

"Take until next Monday to consider," interposed old Phelps. "We do not insist upon your answer to-day."

"If you prefer to receive it, then," was the somewhat ungracious reply. "But it will be the same."

"Understand one thing, Mr. Grainger," said the chairman, in a sharp, decisive tone, for nothing vexed him like obstinacy:

"we have gone from our usual course to give you this warning, out of regard to your late father; any other than you would have received summary dismissal. If, after this, you do give up your situation in this house, you give it up for ever. Under no circumstances will you be permitted to enter it again. I pass you my word of that, as chairman of the board of directors."

"Sir," returned Adam Grainger, "what could induce me to wish to re-enter it? My fortune will be made."

"Or marred."

"Oh, it will not be marred," smiled Adam.

"Very well, Mr. Grainger. Our interview for to-day is over."

"Until Monday next," added old Phelps.

"What a couple of plodding old tortoises they are!" thought Adam, as he took his

seat in his own room, and settled himself to the business of the day.

"Margaret!" cried Mr. Grainger, bounding into his wife's presence when he reached home in the evening, "it's all done."

He spoke in an unusually joyous tone, and she looked brightly up; probably expecting that the first year's five thousand pounds had arrived in a parcel.

"Yes! What is it?"

"Those old governors at the office have saved me the trouble of resigning. They called me in this morning, Gatherby and Phelps, to tell me they were ready to discharge me."

"Is that all?" said Margaret. "I suppose they knew you were getting above the situation—in fortune, I mean—and graciously released you."

"Oh did they, though! They are a couple of slow old tubs, who can't get

beyond the jog-trot way of their forefathers. The sort of people you know, Margaret, who would rather jolt from here to York in the waggon than risk the railway. They gave me a lecture upon prudence,—as keen a one as ever I had from my father—urged me to send the mines to the right-about, and to remain with them."

"Indeed!"

"And they offered to raise my salary to twelve hundred a year if I would have done with the Trebeddon. And if not —"

"What?" asked Mrs. Grainger.

"There was the alternative of leaving them at once. By Monday next I must do one or the other. They need not ransack their brains to guess which it will be."

"So soon! Next Monday!"

"Some old rule they recalled to my re-

collection, which I declare I had forgotten, that no one employed in the company must put a finger into any other pie. I would not have minded staying on a quarter of a year longer, till the warm weather has come in and the thing is more afloat. But I don't care about it. It is as well as it is. So, in a few days, Margaret, I shall be my own master: a gentleman at large."

But Mrs. Grainger was considering. It might have been, that the sudden collapse of means when her father died had rendered her more cautious than young women are wont to be.

"Adam," she said, thoughtfully, "do you consider it will be prudent to throw up your situation before you receive returns from the other thing?"

"I cannot retain it, as I have connected myself with the mines. Did you not understand me?"

"You are *sure* of these returns from the mines?"

"The returns are as sure as if I had them at this moment in my hand. They will be speedy, too, Margaret."

Still Mrs. Grainger looked thoughtful. "A thousand a year—twelve hundred you say now, I am sure they are very liberal—is a serious sum to give up without equivalent. Remember, we have four children."

"Without equivalent!" he repeated, opening his eyes in wonder. "Why, Margaret, you are borrowing ideas from Gatherby and Phelps. The equivalent will come in the shape of four or five times as much."

"I think I meant without immediate equivalent."

"Would any man be simple enough to give up a good post without equivalent? I should not be; you may be very sure of

that; and it will not be long now before the returns come in, Margaret."

"Well, you understand business matters better than I do," conceded Mrs. Grainger. "But I wish you could retain your post until the good fortune was assured."

"I have explained why I cannot. The slow old directors will not let me. And you would surely not recommend me to resign my share in the mines; to abandon my hopes, and my money, and all the glorious prospects that have opened to us! You would not wish that?"

"No, certainly not. That would be a great pity."

"Don't look so gloomy, Margaret."

"Did I look gloomy? I did not know it. I was only thinking."

"What were you thinking?"

"Adam, let me speak out. I know your nature is so very sanguine, that I believe

you see things with a brighter hue than most men. Little does the same. I was thinking, if the Trebeddon mines should not turn out as you expect—if they *should* fail —where shall we be?"

"Upon my word and honour, Margaret, you pay me a very high compliment! How long have you thought me a simpleton? Do you suppose I cannot see the way before me clearer than that? It is not a bit of use talking to women about business," he continued, chafing considerably, "they can't understand it."

"My dear husband, your interests and mine are the same," she gently said. "If I beg you to be cautious and prudent, it is for your sake as much as my own. Think of the children."

"I do think of them: and of you, too. It is for their future that I am anxious to amass wealth. Were I a single man, with

only myself to look to, I might as well go on in the old humdrum way. Twelve hundred a year would suffice me well."

Adam Grainger no doubt spoke as he thought: that if he had nobody but himself to care for, he would be content with his salary. He was unconscious how thoroughly he was mistaken: he was unconscious that the speculating mania had fallen upon him; and that the power, urging him on, was *not* the future interest of his family, but the fever of the disorder. There is no cure for it; none; until it has had its course. A pretty sharp cure generally comes then.

We are writing of the days gone by. Of a period when men of business did not expect to make a colossal fortune in no time, as many of them expect now, but were content to plod on almost to old age before they retired upon a competency and set-up their carriage and pair. At that time, an

assured salary of ten or twelve hundred a year was looked upon as a very first-rate position indeed; an income out of which a man might live in every needful way as a gentleman, and bring up his children well, and save out of it for his decline of life. Therefore Adam Grainger's wife might well experience some latent doubts as to the wisdom of giving up so desirable a position for an uncertainty, however brilliant the prospect looked to the eye. The world has altered now-a-days: some people would say improved. And the sons of those cautious old business men set out to make a million or two in a few years, and drive down in their broughams of a day to do it.

But the Great Trebeddon was getting up its name in the world, and its patronisers would not have exchanged it for the mines of Golconda.

CHAPTER VI.

RESULTS.

THE time went on to autumn: say, rather to the beginning of winter. No particular change had yet taken place in regard to these friends we are writing of; save, perhaps, in the manner of Adam Grainger. Anxiety, disappointment, and hope deferred were rendering his naturally sweet temper an irritable one.

The Great Trebeddon Mines could not be said to have failed, and they could not be said to have prospered; they were hovering between the two extremes. One of the unhappy speculators who had purchased a right in them was in the habit of likening them to the horse-leech; since they sucked in all the money that could be raised, and were

continually asking for more. Give, give! give, give! it was their incessant cry: but they seemed determined to render nothing in return. At any rate, they were very slow over it.

Mr. Grainger, being now, as he once expressed it to his wife, a gentleman at large, had been down to see the mines. Having relieved himself of other occupation, he had full leisure to attend to them, and thought nothing of taking a run into Cornwall. The first time he had remained a fortnight there, and had come up enraptured; the second time he stayed three weeks, and came up more enraptured still; the third and last time, he had returned not quite so much so. For, to have the results they were waiting and watching for prolonged week after week and month after month, was, to say the least of it, tantalising. Now, this reason was assigned for the delay in the getting-up

of the ore, now that reason; it was fearfully trying to the patience of the shareholders.

We have only to do with one of those confiding gentlemen; and that is Adam Grainger. To him this lack of realization was not only annoying, but productive of great inconvenience. He had committed one very special act of imprudence. When a cheque, for the salary due, was handed to him by the Insurance Company, he went forthwith and paid it into the Great Trebeddon exchequer: thus depriving himself of ready money to go on with while the mine was yielding its tardy returns. The consequence was, that he was pretty nearly at his wits' end for necessary cash, and his wife was quite at hers. They were still in their house, not yet having moved to the superior one wished for.

He was sitting over the fire in the drawing-room one wintry day, the skies seeming

to threaten snow, seriously considering what on earth he could do to obtain some present cash, when his wife came in, and drew a chair to the table; on which lay some light work.

"Adam," she began, her face wearing a look of anxious uneasiness, "I really must have some money to go on with. Do you know that the tradespeople are beginning to refuse further trust?"

"Which of the tradespeople?"

"None of them are so attentive as they formerly were; so anxious to send for orders. But the butcher is growing troublesome."

"An ungrateful dog!" exclaimed Mr. Grainger. "Seven years have we been good customers to him, and paid him weekly. What does the man mean?"

"Adam, don't be cross. That will not mend matters."

How could he help being cross? The

position he had placed himself in, the petty annoyances it continually brought upon him, would try the sweetest temper. Mrs. Grainger resumed.

"We must put ourselves in these people's places before we blame them. It is six months—eight, nearly—since they have received any money; and they know you are no longer in the insurance-office. I wonder they have given us credit so long as this. And I—I have been wishing——"

"Wishing what?"

"To discharge, if you have no objection, two of the servants," she continued with deprecation, knowing how sensitive he was getting to be. "We can do very well with the others."

"Margaret, you will drive me wild! What in the world is the good of taking a gloomy view of things? To talk in this

way is to dispirit one for everything. It cannot be long, now, before we have returns: the ore is in the mines, and must be made to realize. We shall soon have plenty of money."

"So we have thought for the past six months," she ventured to say, "and it does not come. By discharging two of the servants, we should lessen expenses so far. It will be better to do it."

"Yes! and so stop our credit at once by letting it be known in the neighbourhood that we are compelled to curtail our establishment! You cannot see an inch beyond your nose, Margaret!"

Mrs. Grainger thought she could see much further, but did not contest the point. "They are asking for their wages," she said.

"They must wait," was his authoritative answer.

"And there is something else being asked for. Though really, Adam, I cannot bear to speak of these things, you take me up so sharply."

"Not you, Margaret," he said, in a softer tone; "you know that. But these stupid people vex me with their folly. What is it that is being asked for?"

"The rent," she said, in a low voice.

"The rent! What, by old Barker?"

"He called when you were gone to the City yesterday. He said he was sorry to be pressing, but he feared you had got into a mess that you would not readily get out of, and of course he must look to his own interest. He spoke civilly."

"Civilly you call it?" foamed Mr. Grainger, feeling that he should like to knock old Barker down. "*What* did he say—that I had got into a mess?"

"Mess, or mesh; I did not rightly hear

which, and did not ask him. I don't think he will wait much longer, Adam. Three quarters are owing now."

"The insolent old miser! Afraid of three quarters of a year's rent!—from *me!* He must have taken leave of his senses. Have I not always paid him regularly? Surely he can wait a little now?"

"Adam, I do not think you see things in quite their right light. If we were as we used to be, people would not mind waiting years for their money: they would wait, and never ask for it. But it is the fact of your not doing anything just now, of your not being in a way of making money, that alarms them."

"They have no right to be alarmed. They are most unreasonable."

"But——"

"And, not in any way of making money!" he interrupted, catching at an-

other offending sentence. "How can you say so when you know that the mining operations are going on most prosperously, though slowly, and that thousands must be on their way to me! I am surprised at you, Margaret."

"Adam, I should be as glad to convince them of this as you would be. But they won't be convinced. They know all about the mines; things get talked of, you know; and they seem to have no faith. One of them remarked to the servants here, 'The mines are ticklish things: people as often lose their money in them as get any out.' If——"

"Do be quiet, Margaret!" was the impatient interruption. "I thought you were above listening to the idle talk of butchers and bakers and candlestick makers! At any rate, you might be above repeating it."

She sighed, turned to the table, and took up the work that lay upon it. When Adam was in these unreasonable moods, it was of no use talking to him. With all her heart, she wished that the uncomfortable time of suspense was over, and the money come in.

"What I have done has been all for the best, Margaret, though it may be a little troublesome to wait, and will turn out to be for the best. In a very short while now you will acknowledge it."

He went out of the room as he spoke, encountering one of the servants outside.

"Mr. Little has called, sir," she said. "He is in the dining-room."

"Little! Oh, that's right: the very man I should like to see," he exclaimed in glad surprise: for he had believed Little to be in Cornwall. And if Adam Grainger

had faith in one living man above all others, it was in him.

"So you have returned!" was his salutation as he shook hands with his guest: who was making himself quite at home, as usual, and turned round from poking the fire vigorously.

"Came up last night."

"And how go on things in Cornwall?"

"Well, slower than we like to see them," answered George Little, with somewhat less of gushing confidence than he generally spoke. "The fact is, there has been more trouble to get these mines in working order than any of us anticipated. Things looked so promising at first."

"Do you mean to say they don't look promising now?" demanded Mr. Grainger, with a touch of wrath. How these repeated disappointments fretted him!

"They are as promising as ever," af-

firmed George Little. "But the difficulty is to realize the promises. We are at a standstill for want of money."

"Not at a complete standstill?"

"I am sorry to say we are."

"A complete standstill!" repeated Adam, staring at his friend as though he were unable to believe the news.

"Men, and works, and all. Can't get on without money."

"Child must advance it."

"Child won't. I have just been to him, and he flew into a regular passion. Says he washes his hands of the whole concern—and wished the mines had been in a certain hot place before he had ever heard of them. But I caught a whisper down at Trebeddon, that Child had been burning his fingers with some other speculation, and had not got the money to advance," added George Little. "I firmly believe it is so."

"Colonel Hartlebury must find it."

"Hartlebury's cleaned out: has been for some time. Down to his half-pay."

Adam Grainger sat and drummed on the table. "How much is wanted now?" he asked.

"About two thousand pounds. We compute——"

"Why it was two thousand pounds three months ago; and you have had double that sum since!" came the interruption.

"It was that influx of water that played the deuce with us. But we now believe, and with reason, that two thousand would bring the ore into the market. Of course, every step has advanced us nearer to it."

"What is to be done?"

"Can you give us a little more help, Grainger?"

"You may as well ask this table for

help as me. Those bills you got me to sign, and raise money upon, will soon be due, and I don't possess a brass farthing towards meeting them. It is a good thing Mrs. Grainger knows nothing about the bills: she would worry herself about them night and day."

"We are all in the same predicament," cried Little.

"No, you are not," was the quick response. "All of you have not got bills out. You have no idea how badly I want money for my private use," he added, in a lower tone. "During this period of waiting, I have been obliged to go about amid my acquaintances, and levy contributions from them in small sums, and I am anxious to pay them back. My wife knows nothing of it."

George Little looked gloomy. Never a more sympathising man than he. Had he

had money in his pocket, he would have handed it over to Adam there and then.

"If we don't get the ore into the market speedily, it will play Old Gooseberry with us all," said he. "I know that."

"We *must* get it in, Little."

"I know we must. But I don't see how it's to be done, unless money can be found. There's not a hundred pounds among us, that's available."

Adam kept on with his drumming. "Have you seen Green?"

"No. I am going to call upon him when I go back to the City. Green can do nothing."

"I'll go with you," said Mr. Grainger. "We must stir heaven and earth about this. It would be desperation for it to fail now."

"And a debtor's gaol and the Bankruptcy Court, after it," nodded Little.

Adam Grainger's face flushed hot, and he passed his handkerchief over it.

"Better set on and hang ourselves than stand that," added Little, as they went out.

From this place to that; here, there, and everywhere; did the two men proceed that day, hoping to pick up fresh funds for the mines that were at a standstill for the lack of them. Did the doubt, the delay, the difficulty, the reluctance of all men to whom they applied for help, nay, their *refusal*, serve to effect the cure, and open the eyes of Mr. Grainger? Not it. Not yet. If he had had ten thousand pounds at his command, he would still have thrown it into the yawning gulf. But he had not the ten thousand. No, nor ten pounds.

Some money was at last raised somehow, and it followed the rest. All in vain. Whether the ore was in the mine, or

whether it was not, it gave no signs of coming out of it. A short time of feverish excitement went on, hope and despair alternating, and then the end came.

Reader! you remember those two remarkable plates in the book of "Martin Chuzzlewit"? The wondrous city of Eden as it appeared in print, and the wondrous city of Eden as it proved in reality. You remember Martin's rapture; his uplifted hands and eyes when reverently contemplating the public buildings in the picture; his indignation at Mark Tapley's somewhat suspicious remark, "Perhaps they growed spontaneous." Just what that flourishing city of Eden, in print, was to the enraptured mind of Martin Chuzzlewit, had the Great Trebeddon Mines been to Adam Grainger; and just what the city proved to be when the two expectant travellers reached it—a feverish swamp, a

wild ruin—had the Great Trebeddon Mines faded to now.

The Great Trebeddon Mines proved a failure. Just as too many other mines have proved before them. Whether from lack of copper or tin—or whatever might be the ore they were supposed to contain —or from lack of capital to disembowel it, is of no consequence here: they failed, and ruin overtook many who had connected themselves with them. Ruin the most perfect fell upon Adam Grainger.

Christmas passed quietly; and then all the ill rushed on him at once. The bills he had accepted became due, and he was sued upon them; the report of that, and the failure of the mines flew about far and wide; the landlord paid him a visit in the peculiar fashion loved by landlords, and all the tradespeople came down upon him together. Adam and his wife were turned

out of their once pleasant house, to face the mercies of a cold world.

Close upon that, Mrs. Grainger was left to battle out her trials alone, as she best could, for her husband was taken to cool his ardour within the walls of the Queen's Bench prison. It seemed to Margaret the worst blow of all.

And so that was the ending of the wonderful *el dorado* that was to have made the fortune of all its promoters, and of the five thousand a year of Adam Grainger.

PART III.

Part the Third.

CHAPTER I.

DRINKING IT TO THE DREGS.

(Extracts from the Diary of Adam Grainger.)

April the 20th.—Another day gone, and no relief! How is this to end? My brain becomes bewildered with excess of thought, and a strange whirling of it sometimes comes on, which turns my thoughts involuntarily towards madness. *A whirling of the brain!* Gabblers, who feel not what they say; poets, in their whispered measures; lovers, in their doubts and fears, prate of this: it is a common expression: the brain whirls,

they say. But how little do they experience that of which they speak! The few, who have indeed gone through this agony of the brain, tell it not. When the paroxysm has left me, my frame trembles, my hands burn, and my heart is sick.

Insanity is deemed a thing to shudder at, and I have shuddered with the rest. I remember a party of us once dining together; little more than boys we were; joyous fellows, rioting in the full sense of youth and life; and the conversation turned upon misfortune—an odd theme for *us*. Each gave his opinion as to what was the most distressing fate that could overtake man. I said madness. *But there are moments, now, when I envy those who are shut up in that secured building, the dome of which towers aloft in this great metropolitan city.* Bedlam! Bedlam! were I an inmate of your walls——. After a

weary day of toil, how sweet is the homely bed on which the labourer sinks down to rest! and so a vision comes over me of sinking into insanity. I dare not say a longing vision; but as the one gives rest to the body, so the other would bring rest to the spirit—my troubled spirit!

Friday.—I have been reading again the public advertisements. A gentleman is wanted to superintend an office. Qualifications requisite: liberal education, gentlemanly appearance and manners, age about thirty-five, a good general knowledge of business, and to give security. Should I be able to obtain the latter? Why speculate on it? My application to the advertisers will but share the old fate, and elicit no reply.

I have deserved my lot. People tell me so, and they speak but the truth.

What did I want with speculation? Was not the honourable appointment I held sufficient for me? I am not the first who has thrown away the substance to grasp the shadow. I richly merited the ruin that overtook me: but unfortunately into the same ruin I dragged my wife and children.

How many years is it ago? Five? Six? Seven? I seem to have lost count.

When I look back on these years I ask myself how we have lived; and I cannot answer. Things have only gone on from bad to worse: if indeed they were not as bad at first as they could be. Our once happy home—not a vestige of it remains. Struggles, debts, duns, avoidance of creditors; these have been ours. One day spent in scheming how to obtain a dinner for the next, and in harassing uncertainties as to where we should the approaching week lay our heads. A few pounds from

one source; a few from another; half a dozen shillings, begged or borrowed, serving for the supplies of one day; none the next; comforts not even glanced at: luxuries remembered as things that exist not for us; bare necessaries scantily supplied, and not always! And thus have we gone on for weeks, and months, and years.

Saturday.—Another week ended. Surely the approaching one must bring something to pass. And yet—how many weeks have gone before it, and have brought nothing! How harshly do those who have not known adversity judge of the world! they imagine that dishonour, if not crime, must necessarily attend fallen fortunes. So-and-so is "sold up," cried some one in my hearing at a place where I was the other day. "Turned out of house and home: and he's over head and ears in debt be-

sides! I look upon a fellow, sir, who runs headlong into debt, as little better than a swindler and a robber." Harsh epithets for one man to bestow upon another!

I dread to-night. For I am in debt; petty debt to petty tradespeople around the neighbourhood in this suburb that is our present refuge; and they will come at this, the end of the week, knocking at the door. But not voluntary debt: no, no; never think it. I was bred with the nicest sense of honour; taught to avoid debt as a crime: I would endure the sharp pangs of famine, even unto death—I *have* tasted of them —rather than sustain life by obtaining food for which I could not pay; but I dare not let those starve who depend on me for support. How eagerly I have struggled, and do struggle, to obtain employment, none can know; no matter what it might be; anything that would but

bring in the money for a bit of bread; and succeed I cannot.

Sunday Morning.—Thank God for Sunday! When I awake in the morning, and the remembrance that it is the Sabbath comes rushing over me, the thought speaks blessings to my soul. *A day of rest and peace.* How many, without this intervening cessation of their fiery antagonism with the world, would lay down their heads hopelessly and die! To-day everything is lovely; everything in the outward, visible world. The trees are clothed in the fresh green of early spring, the hedges are budding forth, the sweet flowers are opening to the warm rays of the genial sun. Quiet reigns around; sounds of everyday life are not, and the very air is at rest. A rest that soothes the mind, and almost speaks of hope.

Now the bells have begun for morning service. They are ringing to-day. I wonder why? A more pleasing sound than the ding-dong of ordinary Sundays. Why can't they always ring? I remember now—one of the highest of our High Church dignitaries comes down to preach to-day in this suburb: that must be why they ring.

How long is it since I have been to church! Let none condemn me until they are placed in my circumstances, and as sorely tried as I have been. There was no missing church before adversity came. I cannot afford a pew, and our clothes are not what they used to be. Margaret goes sometimes: she cannot forget that she is the daughter of a high churchman. If Dr. Channing could rise from his grave and witness the straits to which my imprudence has reduced her! A vision, an

imaginary vista of the future, now and then steals over me on these calm, holy days—of these dark years being replaced by bright ones; of the children growing up around us, anxiously trained in all the observances of religion; when we shall sit, drawn together in peace and happiness, under our own vine and our own fig-tree, all the happier, the holier, for past adversity. For a time I lose myself in the fancy. But these hopeful dreams are broken off, as now, by the rushing thought that it is only a dream, and never to be realized.

Never, never: the darkness has endured too long. I have humbly prostrated myself in agony, imploring of the Most High, in my bitter grief and repentance, that for my wife and children's sake He would turn our captivity: and He has answered not. The darkness has become more dark, the

light of the future more dim and indistinct. Now the clocks are striking eleven; the bells are ceasing: in another moment not a sound will break the stillness.

Oh, thank God for Sunday! I could repeat it with my pen, as I have done with my heart, a thousand times. No one can truly estimate the blessings of the day, until he shall have gone through the persecution which has so long been mine. How infinite the wisdom, how unsparing the bounty that appointed one day in seven as a day of *rest!* One half of the world go down to their graves, and have never appreciated the boon in all its fulness. Let me lay aside my pen and think, and enjoy it while I may: to-morrow will come.

May. Tuesday.—Surely there is a spell upon all I undertake. I had almost written

curse: but let me not think that yet. If the morning opens with fair auspices, the night brings disappointment. Margaret is almost wearied out, and her naturally calm temper at moments gives way. Not for herself: but for the children I can see that her spirit is nearly broken. Still she bears up wonderfully.

We were standing last evening at the parlour window, without light, when little Carry ran in. "Mamma, we want to dance. Will you come and tune to us?"

"Not to-night, darling. My head aches. You must dance to your own tunes to-night."

"Oh dear! And Jemima's cross, and won't answer when we ask her. Mamma, do you know what Isabel says?—she says she wishes we had our piano again, and the nice music-stool that turned round, and she says I was too little then to re-

member them. Why have we not got them now ?"

"Because—they were left in the old house, Carry."

"What a shame! When shall we go back to that house, mamma ?"

"Some time," returned Margaret, "or to one as good." And Carry danced away again.

"You spoke earnestly to the child, Margaret," I said. "Spoke as if you had faith."

"I have faith; trusting, earnest faith that this terrible time will come to an end. I wish I could see you, Adam, with more of it."

"I had faith also, until I was wearied out."

"I know we have waited long," said Margaret; "and there are times when I give way to despondency: but the mood

soon changes again. A bright evening after a rainy day; a bit of blue sky peeping out of the leaden clouds; a green leaf budding on a wintry tree; the first promising glimmer of the new moon—all these speak of hope to my inward spirit."

Time was when I thought as my wife does. I was ever more sanguine than she. When despair was ready to overtake me, I have said, Courage and patience! courage and patience! and so buoyed myself up. But day succeeded day, week followed week, month replaced month, and year gives turn to year; and there is no change.

Friday.—I can no longer rest properly at night; for the harassing annoyances and disappointments that make up the day are repeated with vivid intensity in my dreams. Towards morning especially, my mind is

busy with the previous day's persecutions, the doubting dread of the one forthcoming. All is enacted and re-enacted with terrible distinctness; and I awake weary and unrefreshed from imaginary evils, to get up and live over again the reality.

Wednesday.—Gibbons' house wants a clerk. I am going to apply for it. Salary £100 a year. Margaret looked grave when I mentioned the amount, and heaved a deep sigh. "But it is better than nothing, Adam," she said the next moment. Better than nothing! Yes, it will keep body and soul together until we can turn ourselves round. "To-morrow morning," I said aloud, "I will go there." "Mind you go in time," answered my wife.

Thursday night.—I did go. I was unsuccessful. It is ever so. The second

partner, Snail, a man who was once proud to shake my hand, coldly said they should prefer engaging one who had been brought up to warehouse business, and absolutely hinted that he thought me too much of a gentleman for the post. I passed by the Thames on my way home to-night, and thought how calmly one might lie there underneath the waters, *if one could but lie there undisturbed for ever.*

CHAPTER II.

HOPELESS MISERY.

Continuation of the Diary of Adam Grainger.

Monday Morning.—The commencement of another week of pain. This time yesterday I had at least some hours of peace before me. But now the strife begins again. I was reading last night the Book of Job. It deceived my mind into hope. Who was afflicted as he was? and yet "the Lord blessed the latter end of Job more than the beginning."

But, have I Job's spirit of resignation? Why deceive myself? No. Before these dark misfortunes fell upon me, had I lost my children at one fell swoop, as he did,

rather than have bowed my head in submission, I should have cried out as did David for Absalom—Would God I had died for thee, my child, my child! Yet, I feel now that I could bless the Hand which removed them all; removed them from the storms of this world to shelter them in the bosom of a Father, willing and more able to protect them than I am. Alone, I should not care for my misfortunes. I would go out from all who knew me; roam the country in search of work; break stones upon the road—anything for a crust; and wait for better times.

Tuesday.—I must carry out the project I have had so long running in my head, and apply to Lewis. We played together in boyhood, we were inseparable in youth, in manhood friends. He has it amply in his power to assist me, and I cannot think

that he would want the will. A hundred pounds, to him, would be nothing; to me, salvation. With such a sum in hand, I believe I could extricate myself. Part of it would pay what we owe in this neighbourhood, and the rest I could use to good account. As it is, my whole time is taken up in endeavouring to obtain that which will enable us to go on and live for another day. We must exist: but we could eat hard fare, and endure many privations, if we had but peace from without. Let us be enabled to surmount this wearing struggle, endure on in retirement a little longer, and perhaps in time——Oh this hope! how it comes stealing in!

"Our misfortunes have taught me one thing," observed Margaret, as we sat together last night, after the children were in bed.

"I should have thought they might

have taught you many things, Margaret. What is it?"

"That those we are apt to term 'the poor' are not the class who most need relief."

"Oh, that."

"I was getting to think much about the poor," she resumed, "just as these dreadful troubles came on, and when any case of distress came under my notice, I was so pleased to relieve it. But, Adam, it never occurred to me to relieve the distress of those, struggling in secret to live and to keep up respectability; gentlepeople reduced by misfortunes, like ourselves. I never looked out for such cases: perhaps never thought there were such. Do you remember that poor Mrs. Smith, where Algie first went to school?"

"No."

"Oh, you must: they lived nearly op-

posite. Her husband was a teacher of languages, and I believe got nothing to do."

"I remember now. A tall, thin fellow. She died."

"Well, listen. Sophy would often say to me, when she brought Algernon in from school——"

"Stop a bit, Margaret. Who was Sophy?"

"Adam, how you forget! She was the under-nurse; under Jemima. Sophy would often say Mrs. Smith was ill. But I never supposed she was seriously ill; I did not trouble myself to suppose about it, though I sometimes, more from habit than anything else, would ask after her: her head might ache from the noise of the children, her spirits might be dull: I thought no more. But one morning, upon Sophy's taking Algernon as usual, she brought

him back, and said Mrs. Smith was dead."

"Ay, I remember hearing about it."

"Adam, I never can describe the shock it was to me. I believe it threw me back weeks. Dead! A young and tolerably healthy woman! What had she died of, I asked. Rapid consumption; accelerated, there was no doubt, by the want of comforts. How I reproached myself! I was then supposed to be at death's door, and had been for some time, but every luxury surrounded me: delicacies that I could not eat, wine that I could not drink; skilful medical attendants, careful nurses, attentive servants. A tithe of this might have saved *her* life, and I had sent her nothing! Yet I knew, if I had given it a thought, that he was out of employ, and it would not have taken me much calculation to add up the gains of that weekly school—a dozen

pupils at a shilling a week! Perhaps, poor lady, she longed, in her wasting health, to send and crave from our house the nourishment that would have comforted her, for she knew it was there in abundance; and she could sit at her own cheerless windows, and watch ours, gay with lights and fire. I shed many tears over my carelessness: but they could not bring her back to life."

"Which must have been highly foolish of you, Margaret."

"The bare facts of the case stood out so broad and hideous. The woman was lying dead, close at my door; had died in privation. She who had spent her sick and weary days instructing my child and his companions, had passed in cold neglect from life unto death. It will always be a reproach to me."

"Any more reproaches, Margaret?"

"Plenty, if you like to hear them. You have not forgotten that poor Mrs. Hughes, who——"

Margaret's tale was suddenly cut short. Late though the hour was, a man came dunning me for money: and he stayed to abuse me because I could not pay him.

Thursday Morning.—My dear little Algernon has just come to me—"Papa, look at my shoes! All the toes out. I can't go to school like this: the boys made game of me yesterday, and asked why I wore such things."

"They must be mended, Algie."

"But they won't mend any more. The sides are worn away and the heels are off. Mamma says they will not. And I am ashamed of my clothes, all the fellows look at them so."

I cannot buy him any shoes to-day. Perhaps by night I may have some luck. I have told him to remain at home. Shabby, and shoeless, and made game of! My poor boy, who in my once-fond hopes was destined for Eton!

There's a man advertised for in this morning's papers: to copy deeds in his own house, at so much per folio. I shall hasten to town and go after it.

Thursday Night.—Again no money. A shilling or two for the pressing wants of the hour, and that is all. Algernon must still remain at home. A knock at the door. Eugh! how I shiver to hear those knocks! Oh—the schoolmaster has sent his compliments, and wishes to know why Master Grainger was not at school. An excuse to be made there.

I went after the copying and had my

usual luck. They had made arrangements, and did not require me.

Margaret says she has had a wretched day. One or two pressing creditors have called, and been loud and angry; Algernon, boy-like, has been worrying and troublesome; and Jemima, the old servant who has clung to us in our misfortunes, partly from affection, partly because we have not had it in our power to pay and discharge her, has been in one of her evil tempers, finding fault with everything, and reproaching Margaret with the non-payment of her wages. Poor Jemima! she does work; washing and everything falls to her; and in her better moods she asks if I think she will leave her poor mistress to battle with it all; but when her temper breaks out, there is no bearing the house. No peace in-doors, no peace out. What a life is ours!

Tuesday Evening.—Two events—if events they can be called—have occurred to me. During the few minutes I could obtain a glance at the *Times*, I saw recorded there the death of Charles Anderson. He died at his vicarage, it said, after a long illness. Poor fellow! I should like to have seen him once more. We were good friends once. But he was one of those of whom, in my sanguine folly, I borrowed money during the floating of the Great Trebeddon scheme, and I was never able to return it. It was not very much—fifteen pounds—but it was much to *him*. From him, as from many others, for the same reason, I have been obliged to hide myself in shame. What will Mary Anderson do now? They cannot have saved money, and she has no other home. Oh, if I were but at my ease, as I once was, what delight should I not take in extending a helping hand

to those friends whom adversity overtakes!

The other event was a meeting with George Little. He turned out of Queen Street as I was going down Cheapside. We had not met since the break-up years ago. At first he did not know me: I am changed, he says. Little has been abroad almost ever since; latterly in Austria, where some great scheme for fortune-making that he has had in hand, has just come to grief. He divided with me what he had in his pocket —thirty-four shillings: all he had left, he observed in confidence, after paying his steerage passage to America, for which country he is starting. Will he ever do any good, I wonder, at anything? And yet, how honest and good-hearted and energetic he is! But he cannot settle down to steady things: he *must* speculate. I asked him to come down here with me—I'd not

have minded his seeing our poor home and the straits to which we are reduced. But he had to embark at Gravesend this afternoon.

"I should like to have seen him," observed Margaret just now, when I told her of this. "Is he much altered?"

"Not at all. And his spirits are quite as high as ever."

"And poor Charles Anderson! Oh, Adam, how these things bring back the old days to us!"

"They do that! Margaret, I fear Mary Anderson will be badly off now. I am sure they could have laid nothing by."

My wife did not reply. She was in the old low chair by the window, her head bent on her hand. The moonlight, streaming in, touched her brown hair, for we were sitting without light. Still no answer.

"What are you thinking of, Margaret?"

"Of what you will laugh at me for, Adam."

"Laugh! My laughing days are over."

"For what you have laughed at me for, times and again. Nay, Adam, in spite of your strong man's sense, of your ridicule, it will always be to me as one of those unfathomable things that never explain themselves."

"What will be?"

"That curious fortune told me by Mrs. Dale. You must acknowledge that it came true to the letter."

"It was just an accidental coincidence."

"Yes, I know you will always say so. Others would no doubt say the same. To me it means something more. Accidental, or not accidental, it was strange, Adam. The terrible reverses she spoke of fell upon us. The long dark lane on which we were to enter was to have no outlet, no ending.

It has neither. And oh, how long we have been in it!"

I did not answer. The last words were true enough. Margaret was catching up her breath with a sobbing sigh.

"When Mrs. Dale had told all she had to tell, she asked if I would like to wish. I wished that the ill, which she had just promised me, might not come true. The cards told me I should not have my wish. And I did not."

"It was but nonsense, Margaret. Childish pastime."

"All the same, I shall never forget it."

To end the subject, for these past reminiscences make her more sad than she need be, I told Margaret of my project of applying to Lewis. She caught at it in quite an over-sanguine manner; thinks Lewis cannot refuse; wonders I never thought of it before.

"You have never asked him for any before, have you, Adam?"

"No, never."

June. Monday morning.—Another month has come in; the sweetest month, as some think, in all the year. What will it bring for me?

Yesterday we had a good dinner; good and plentiful. How sincerely I thanked God in my heart when we sat down to it, He alone can tell. The paraded formal grace usually offered up, how much of lively thankfulness does that contain? Ah, we must undergo the pangs of hunger, continued, repeated, daily-recurring hunger, ere we can understand the gratitude due to Heaven for its bounteous supply of daily food. In prosperity, we give not a thought to it.

There is another thing many of us never give a thought to: the great amount of

time we waste. People are apt to consider it "good time" if they get down to breakfast by nine o'clock. Suppose, instead, they rose at seven; no untoward hour; they would add more than seven hundred hours to their lives yearly. How much would it add to a life of three score years and ten? Come, ye calculators! Shall we be called upon to account for this loss of time, when the day of remedy is gone by? I was once supine as the rest: latterly, I have been up earlier than most people. I assume no credit for it. I toss and turn on my uneasy bed, and am glad to leave it.

I sometimes catch myself envying the street beggars, for they at least have not an appearance to keep up. How is it that some people seem to bask away their lives in flowers and sunshine? From the cradle to the grave, their path never seems to be overshadowed by adversity. Yet, it may

be that they have some secret sorrow: a great ugly skeleton in the closet: all the more consuming from the very concealment it has to observe to the world.

Monday night.—Lewis is out of town. Will not be back till next Monday. How shall I tide over the week between now and then?

Thursday.—Algernon's master planned an excursion for his scholars, to spend to-day in the country; a treat before they break up for the midsummer holidays. Each boy to contribute a shilling, the master finding the rest. They have just filed by the window, all but Algernon, with eager steps and faces of pleasure. The boys asked him yesterday if his friends could not *afford* the shilling. We could not afford it: small as the sum was, I had

it not yesterday nor to-day to give. And his clothes! how could he join those well-dressed boys? He peeped at them from behind the curtain, and when they had passed sat down and burst into tears. I glanced at Margaret: her eyes were swimming; and I, a strong man, could have wept too. What insignificant trifles these would appear to the world! but they tell upon the already sorely-stricken heart.

My patient children! sharing no amusement that others enjoy—living upon hard fare—exposed to witness the pains and degradations of poverty, the strife of reduced gentility! But not a murmur at their privations crosses their young lips.

How I shall pay the school bill, I know not. Algernon will have to stay at home, as he did last half year.

Sometimes the idea of emigration crosses my mind. But we can't do even that

without money. And I might be no more successful in another country than I am here. If it be that God is punishing me for my folly, I suppose I should not be. I do believe that our conduct, whether it be good or bad, comes back to us: that we reap what we sow. There may be exceptions, but the rule is a very general one. People have but to look out in the world during a long series of years, and note and mark it.

Monday. — Monday has come round again, and I begin the week in hope. How shall I end it? To-day I go to Lewis. Knock, knock, knock! I must put them off again. I trust for a day or two only.

Friday Night.—Thank Heaven for the hope this day has brought forth! I could not see Lewis till this morning: he was

still out of town. He received me cordially. I explained all my circumstances to him, and asked for the loan of 100*l.* He said cheerfully that he would consider of it, and see what he could do. Saturday, the next day, he should be very busy, but I might go in and see him on Monday morning. I feel sure of the money now: if it were not his intention to lend it, he would have declined at once. Thank God! thank God!

Saturday Night.—What an evening this has been! I have told them to call on Monday night or Tuesday morning, when they shall, I hope, be paid.

Monday Night, 12 *o'clock*, P.M.—The clocks are tolling the knell of the departed day: would they were tolling it for me! I cannot much longer support this wretched

existence. Despair and disappointment, disappointment and despair!

I was at Lewis's by ten o'clock, and waited some minutes before he came in, minutes to me of unutterable agitation. A refusal I dared not contemplate: *yet, a refusal came.* He had consulted his partner, he said, who was not willing to advance the loan: had I been able to propose a responsible security for its repayment, they might have entertained it. And I had told this man all my situation! this man who, independent of his large yearly gains, is worth thousands! To have given me hopes on Friday! To make my request to him a matter of business! Friendship such as ours has been!

And I have walked about this day foodless, and I have come home penniless, and dead beat both in body and mind. To-morrow must come. I promised to pay

them, and they will all be here thick and threefold.

I can no longer bear up against my fate. My children, my wife look to me for succour, and I cannot give it. There is one thought always pressing itself upon my brain—that, if I were no more, friends would rally around my wife and children. I have asked myself how this thought dares to come to me, and I have hitherto thrust it away; but I will do so no longer. It is the only course open to me.——Margaret is calling to know what I am sitting up for.

Tuesday Evening.—The last of my existence. —Father! Thou withholdest Thy mercy from me in this world, but surely Thou wilt not in the next. Pardon, pardon, if I come home to Thee before my time! I can no longer support this life; my perse-

cutions are greater than I can bear. Surely sufferings such as mine never fell on man! My prayers have ascended in vain. I have implored for succour, and Thou answerest not. Not for wealth and luxury: a morsel of bread, a drink of water, a roof to cover us, *and peace.* And this not in idleness: I would work for it from the rising of the sun till its going down. Others can find means for subsistence, but I cannot. It is a curse that is upon me.

That Thou hast abandoned me is too sure; or in this, the last depths of my despair, there would steal to me a glimmering of hope. I have prayed for strength, for comfort, and it comes not to me. Oh! Thou, who readest all hearts, Thou readest mine, and Thou seest how I am driven to Thee. Forgive me this last act! Jesus, supplicate for me! I come, I come. Father, Father! reject me not for ever.

CHAPTER III.

A DREAM FROM HEAVEN.

ADAM GRAINGER was alone in his sitting-room. An ugly weapon of polished steel lay at his elbow, which he had brought down from his bed-chamber. He was writing the words that conclude the last chapter when a knock at the house-door was heard, and then his wife entered the room, a couple of bottles in her hand. He had deemed himself secure from interruption, and he started like a detected criminal, as he threw his pocket-handkerchief over the razor.

"Adam," cried his wife, "here's a curious thing! The Claytons have sent us a present of some brandy."

"Claytons!" echoed Mr. Grainger. "Who are the Claytons?"

"The people who live at Lime Villa: that beautiful house higher up. I was talking to Mrs. Clayton the other day about her plants and flowers. She has seen me stand to admire them through the gate, and we have struck up a speaking acquaintance-ship."

"Very strange! Why should the people send brandy to us?"

"It does seem strange, but there can be no mistake. Their man-servant brought it, with his master's compliments to Mr. and Mrs. Grainger, and begged they would use these two bottles of French brandy. I heard that Mr. Clayton was a large West-end wine-merchant. We will open one to-night."

"I tell you there must be a mistake, Margaret. Strangers are not likely to send brandy to me."

"Oh, Adam, they are kind-looking people: who knows but they may have an

idea that we are in need? I know it is all right."

"My dear, the world is not so romantic."

Mrs. Grainger left the room, taking with her one of the bottles. He hoped she was gone for some time, and turned to his journal to write a word of farewell to her.

The clocks have just chimed nine: in ten minutes, Margaret, your husband will have ceased to exist. My love, my wife, forgive me! and you *will*, for you alone know how wretched has been my existence. Algernon! Isabel! Caroline! Walter! obey your mother in all things; and, when you grow up, cherish and support her better than I have been able to do. I would steal up-stairs and kiss farewell to you in your unconscious slumber, but that my heart-strings would break with the effort. Margaret, when they are of an age to hear it,

pray to them to forgive their father: tell them it was for them, for you, that his sufferings became unbearable. Alone in the world he could have borne and braved all. God bless you all! Margaret, my only love, farewell for ever!

At this moment Mrs. Grainger suddenly returned to the room, several things in her hands.

"Look here, Adam, I have broken the cork in. That's the fault of the fork. What a great many things we shall want when we go into real housekeeping again! Had any one offered me a present of a corkscrew this morning, I should have declined it as having no use for one."

"Why, what are you going to do?" he asked. "What's that hot water for?"

"To make some brandy-and-water. I boiled it up on some of Jemima's wood:

she had put it ready to light the fire in the morning. We shall relish our supper of dry bread now, but it was terribly dry before. We must dispense with sugar, Adam."

"I don't want any brandy-and-water," he returned, speaking irritably, for he was vexed at these interruptions. "I have some writing to do, and wish to be alone."

"Do your writing to-morrow. We will keep festival to-night. It is not often we have French brandy to keep it on. What a treat after our wretched day!"

"I never knew before that you cared for brandy-and-water, Margaret."

"Oh, Adam, you know I never have. But in our reduced condition, our need of nourishment, it seems like a godsend. I think I can understand how it is that the poor so often take to drinking. Their physical need induces it."

Something called her again from the room. In his infatuation he determined not to lose a moment. He lifted the handkerchief, and grasped the razor. Still not in time, for her hand was heard too soon on the handle of the door. He dashed the dangerous weapon back again with a muttered word; it might have been a curse; and, taking up the brandy bottle, shook it about and pretended to be looking through it; anything to hide his confusion, coward that he was. She happened to glance at him, as she set down the glasses and a plate of bread, and was startled.

"Adam! how strange you look! Quite wild. Are you ill?—feverish?"

"I think I am," he groaned, relinquishing the bottle, and pressing his hands upon his temples.

"The brandy-and-water will do you good. Make it, please. It is all ready."

"Do you give brandy for fever, Margaret?"

"Yes, for such fever as yours; which arises from want of support. Make it at once, or the water will get cold."

He rose mechanically, and it is probable that his shaking hand may have poured more brandy than he intended into both glasses. Mrs. Grainger silently added additional water to hers after tasting it: but he drank his. Suddenly she burst into laughter. He looked up reprovingly; her gay mood did so jar upon his nerves.

"Adam, I can't help it. I was thinking suppose the man should come for the brandy again. How foolish we should look!"

"You are merry to-night!"

"I am so pleased at our delicious supper. I wish Jemima had not gone to bed, I would take her some; but she has had a

hard day's work and was very tired. And for it to come so unexpectedly! We never know what things may turn up."

"Or, one hour what the next may bring forth."

She talked on, thankful to cast aside care for one brief moment; but he only chafed at her sitting there with him. The cordial had warmed him, had soothed his broken spirit, and he leaned back in his chair, almost in enjoyment, but his fatal resolution abated not one jot of its force. Hoping to drive her from the room, he kept silence, and at last shut his eyes and feigned sleep. It succeeded, for she left the room. And now, at last, the opportunity was come.

He rose upright in his chair, determined not again to lose it. Yet he did pause for an instant or two. His thoughts were turning to chaos: all things of the past

seemed to be before his sight; and, yet, nothing. He stood on the confines of this life, on the threshold of Eternity: one minute more, and he would have entered on its mysteries for ever. *Eternity! . . . . for ever! . . . . his own act!*

He made an effort to rid himself of the thoughts that were crowding on him. He untied his neckcloth, and it fell to the ground. Even in the last moment he was conscious of this, and picked it up again.

He was sick at heart. Suspense, dread, fear, overwhelmed him, shaking him with agony as one in a convulsion. Yet, with all this, there was no repenting, no turning from his self-willed doom. "Now or never!" he muttered; "if I hesitate I am lost."

Lost!

Throwing aside the handkerchief, he took up what was under it. He raised his

hand. One convulsive shudder, and Adam Grainger's spirit was in the other world.

But to what had he hastened? Oh, horror, horror! The pen cannot write it; words cannot utter it; living, waking beings cannot imagine it. Mercy, mercy upon him and all such! Fellow-creatures, cease not, cease never to supplicate for these mistaken outcasts! They were pilgrims like ourselves, known and dear to many of us, living in hope here, waiting for a Hereafter: it was but a moment's rashness, a moment's despair, yet one that we are taught forfeits Heaven. Oh if we might but strive to atone for them! we, who still have the privilege of praying, of supplicating, would pray for them untiringly, unceasingly! The effectual fervent prayer of a righteous man availeth much.

To be dead, and yet alive: to be in the next world, yet awake to what was passing

in this: surrounded by woe unutterable, and hope gone for ever! Oh fool, fool! he had talked, in life, of "despair," of "hope deserting him;" the film had fallen from his eyes now. As a grain of sand to the desert, a drop of water to the ocean, was the duration of his mortal existence in comparison with Eternity. And he had refused to encounter its short-lived trials: he had shrunk from the insignificant frowns of the race around him, suffering, weak, finite beings like himself, and rushed into the presence of his outraged Creator. Did he think to gain Heaven by his mad exit? What *had* he gained? Oh, short-sighted man! Most miserable!

Adam Grainger had passed by his own act from time to Eternity; and the wide flood-gates of retribution were thrown back, and the waters of repentance came rushing on to his soul. He writhed and struggled

with the torrent; but on, on it came, and surrounded him. Repentance such as we can feel—what was it to his? He strove to tear himself in his anguish, to curse himself for his rash presumption, to howl aloud in his sharp torment; *but he dared not kneel and pray to God;* he might not call upon his Saviour: he had forfeited that privilege for ever. He saw the crowds of angels, heavenly messengers, swift and sure, descending from God to man, bearing hope, and comfort, and succour on their wings. And alas! how short-sighted had been his wisdom! For, behold! there, at a little distance, was a bright cloud, no bigger than a speck, and he saw that it had been coming towards him, charged with relief and recompense. Now it was arrested on its way, and was vanishing into air, for he himself had rendered its mission futile.

He stood, in the spirit, in the chamber he had flown from and watched the people, neighbours and else, as they crowded in to view the form of clay, which he had cast aside: their comments, though whispered but in the heart, were loud enough to him. When the first shock of pity was past, dastard! wicked! were the best names they gave him. To desert his wife and children! to abandon them in their helplessness to a world which he had found so stern! His sons, wanting the guiding hand of a father, might grow up degraded men; his daughters — what in life he would not have dared to glance at. Woe, woe, unutterable woe! Woe and torture upon his soul, by day and by night, until the hour of doom!

The jury brought it in "Insanity." And, next, the scanty funeral left the house for the church, bearing the remains to the

place where they would be left to moulder. *He* followed in its wake. He saw, now, the utter mockery of the pomp and pride sometimes made to attend the dead. The *couriers en avant*, as we say of other shows, carrying aloft their distinguishing batons; the decorated heads of the stately horses; the velvet trappings sweeping the ground; the majestic plumes rising over the death-coach; the train of attendants; carriages and feathers and trappings, carriages and feathers and trappings still again, a long line of them; a coffin emblazoned with enough silver to tempt the cupidity of the living, whilst what it contains, that for which the show is made, is more loathsome than anything above the earth or below it. But where is the spirit? Following, as he was.

The curate read the service for the dead: little fear that any higher dignitary would

attend to bury such as he. "*Forasmuch as it hath pleased Almighty God of his great mercy to take unto Himself the soul of our dear brother here departed, we therefore commit his body to the ground; earth to earth, ashes to ashes, dust to dust: in sure and certain hope of the Resurrection to eternal life*——"

He tore about the church and churchyard in dire anguish—*we* cannot picture such; he would have screamed aloud, but that sound was denied him; he would have dashed himself with frantic violence against the gravestones. All in vain. Until the Day of Judgment, his punishment was confined to mental torture; afterwards ——. In his convulsive throes he swept by Algernon; and the boy shuddered and sobbed. Was he conscious that some blighting influence had passed him?

Oh, that he could undo his work!—that he could undo his work! He had

talked of "tasting the quiet of the grave." There was no grave. The body he had cast off lay in the grave; not the spirit.

The space around was of awful immensity, beyond human comprehension; its colour a dull, gloomy lead. On its confines appeared a glimmering of shining light, telling of the realms he had lost, and of Him who made their brightness: and whenever his vision encountered that spot, a dreadful fear shattered him, such as we can only experience in a dream. The living God was there; the God whom he had rejected; and he knew that he must yet be brought before Him for judgment. But not yet; not, as it seemed, for ages; and, until then, he was doomed to whirl unceasingly about, this horrible remorse tearing at his heart-strings. But it appeared that some power was impelling him towards that bright spot now. He struggled to

resist; to bear back. No: nearer and nearer it urged him. "It is not time," he screamed; "it is not time!" And with a yell, as of madness, he—awoke.

He awoke. These horrors, which had visited Adam Grainger, were but a dream. When he had leaned his head back in his chair to feign sleep, hoping so to get rid of the presence and remarks of his wife, sleep had indeed mercifully overtaken him.

The large drops of agony stood upon his brow. He shook, as with an ague, from head to foot. He was still in uncertainty: was all *that* real, or had he indeed not lost Heaven? Mrs. Grainger, who had been watching him in his sleep, came forward.

"Margaret! Margaret!" he hoarsely gasped, "which is reality? Am I here by your side, a living man?"

"I don't know what can have been the

matter with you," she answered. "You fell asleep soon after drinking the brandy-and-water, and I think you must have had a troubled dream—a nightmare. You have been so much disturbed in it; and you woke with a positive scream."

He shook and shivered still, staring in affright. Not yet could he take in the mercy which had been vouchsafed him.

"And, Adam, look here. I took up your handkerchief to throw over your head, and there lay your razor. What did you bring it down for?"

"Margaret, that razor——"

He looked at her, and stopped for utterance. The truth flashed upon her mind, and she cried out with a wild cry, as she threw herself on her knees before him.

"Oh, Adam! what frightful project is this? We have borne much; we can bear

more; we will bear all. *I* can, whilst you are left to me."

But he was now weeping tears of relieved agony, thankful for the dreadful vision which had saved him.

"You have destroyed my peace of mind," she wailed. "With this fear hanging over me, I shall never know another moment's rest."

"I was about to destroy myself, Margaret," he whispered; "I avow it now. And God has saved me by a dream—nay, a vision. I thought I had done it; and the horrors——"

He stopped, and shivered again. She clasped him tightly.

"Tell it me, Adam."

"I cannot tell it you. No human words could convey an impression of its awful terrors. But it has saved my soul."

"You will bear all in future, as you

have done, without a thought of lifting your hand against yourself?" she implored. "You promise me?"

"Ay, Margaret; bear all, and welcome all. No matter what it may be, it will seem to me like Heaven, after that which I have escaped from. How long did I sleep?"

"Half an hour."

"But half an hour!" he echoed. "All that dread horror in half an hour!"

"Adam," she said, in a low voice, "this must have been a fearful dream."

"Ay. Although it came from God."

CHAPTER IV.

THE RAY OF BRIGHTNESS.

It was close upon ten o'clock. Adam Grainger was still sitting back in his chair, lost in the reminiscence of his wonderful dream, when a knock was heard at the street door. Margaret went to answer it. She came back, looking scared.

"Oh, Adam, the words I spoke in jest are true. The man has come for the brandy."

"Who is he?"

"It was brought here by mistake, he says. A family named Grainger, friends of his master's, have just moved into a house close by, and that's where he ought to have taken the brandy, their own cellar

not being yet come. What shall we do?"

"Sit down, Margaret, and make your mind easy. I will speak to the man."

"But how embarrassing for you?"

"My dear wife, nothing will ever appear embarrassing to me again. What I have gone through this night has rendered all things light to me here. I shall never more shrink from a fellow-creature."

Mr. Grainger went out to the waiting servant, returned to him the one unopened bottle, and gave him a message to deliver to his master and mistress, to the effect that he would call and explain on the morrow.

It is probable that few men can realize the wonderful relief to Adam Grainger that this dream had brought. To have been rescued—as he looked upon it—from eternal death, and with the dreadful scenes

still fresh upon him—the heaven he had forfeited, the condemnation he had invoked, living yet in his mind as vivid pictures—it could not be but that his whole soul should be filled with one unbounded glow of thankfulness and joy. None can tell what his sensations were; for none, let us suppose, can have gone through the same experience and been snatched from destruction as he had been.

"God has had a favour to me, and has saved me from myself, saved me for Life everlasting," he kept mentally repeating as he lay in bed that night. "Oh, how can any ever doubt Him! There need never be such a thing as despair in this world, if we do but trust to Him. I see it now. I shall see it ever as long as my days last."

Towards morning he got to sleep: and slept better and more soundly than he had for years. There was no more hope of

earthly prosperity, so far as he could see, than there had been; nevertheless his mind felt at peace. A new phase of life seemed to have dawned for Adam Grainger.

It was eight o'clock when he awoke. Eight o'clock! He could hardly remember when he had slept beyond daylight. Margaret was up, and down stairs; and he could hear the children in the garden and Jemima's cross tones as she called to them from the kitchen window. Could it all be true, he asked himself, as he folded his hands before rising to dress; could all that mercy and blessing have been accorded him? Was he still here, a living being, instead of—what he had been eager to become? the dead man, dead and lost, he had looked upon in his dream.

"Because He had a favour to me!" reverently repeated Adam Grainger.

But though their supper had been unex-

pectedly augmented by help from without, their breakfast was not. Adam and his wife sat down to plain bread and weak tea. The children had bread and milk, plentifully diluted with water.

"Adam, you will have to go about that brandy," said his wife as he rose from breakfast.

"I am going now, Margaret."

Accordingly, he betook himself to Lime Villa. And upon entering the gate, he fell nearly into the arms of an elderly gentleman, who was standing without his hat by the side of Mrs. Clayton; a gentleman who was evidently quite at home, and finding fault with something that did not please his taste in the arrangement of the flowerbeds. Recognition was mutual. Adam knew him at once for Mr. Phelps, the director in the insurance company. The old insurance company that had once had

him, Adam, for its chief clerk, or actuary; which valuable post he had thrown up in his insane mania for mining speculation.

"I thought it must be you," said Mr. Phelps, holding out his hand. "When my niece here—with whom I come to stay a few days sometimes—spoke of a Mr. and Mrs. Grainger living in a small cottage hard by, something told me it was no other than you and your wife. Well, and how did the Great Trebeddon Mine finally turn out?"

Adam strove to answer calmly. But, what with the half-mocking question (though indeed only meant as a bit of harmless pleasantry), and the knowledge of how it had turned out and all it had brought him; what with the sight of Mr. Phelps, calling up memories of the past happy days and his bitter folly; and what

with his depressed physical state, Adam got into a little agitation. He began giving the best explanation he could about the brandy to Mrs. Clayton; but the colour changed on his refined face as he spoke, and his breath became short.

"And so you tapped it," interrupted Mr. Phelps, with a hearty laugh; "and quite right too. *I* wonder you sent back the other bottle. If anybody left two bottles of the best French brandy at my door as a present, I should not expect them to be fetched away again.—And now tell me how you are getting on," added the old director, passing his arm within Adam's to lead him about the garden for a chat, while Mrs. Clayton went indoors. "You don't look over strong,"—with a side glance at the worn but still attractive face.

A moment's debate with himself, and Adam put pride in his pocket and told him

how. Told the whole truth. That he was not getting on at all; had never got on since he threw up his place, but had gone gradually downwards, so that often he and his had literally wanted bread.

"Ay," said Mr. Phelps. "It's just what those mining schemes, and other such delusions, often bring a man to. Has it cured you of speculating, Grainger?"

"Cured me!" repeated Adam, with unnecessary emphasis. "I would rather take a clerkship at a hundred a year, though I knew I should have no rise from it in life, than embark in the best speculation that was ever set afloat. I have a *horror* of speculation now, sir."

"You regret your post with us, I suppose?"

Adam Grainger turned away his face. The remark told on his stricken heart. Of all the mistaken actions in his past life, the

throwing up of that post was the one that brought him most remorse, the one he could least bear to recal.

"Would you like to come back to us?" asked the old gentleman, detecting the emotion, and breaking a somewhat long silence.

Adam Grainger turned his head, half startled at the word. "*Sir?*"

"I don't see why you shouldn't, Grainger. To tell the truth, we have never been so well suited, since you left us. Smith, who succeeded you, came into a fortune, and threw up the post; and Macpherson, who came after him, has got into an unsettled state — through some notion that he shall do better in Australia, where his brothers are—and into bad habits besides. Drinks, in fact. At a meeting of the board yesterday, it was determined to discharge him."

Adam Grainger could not speak. The

vista opening to him, uncertain though it yet was, took away all power.

"I don't promise it you absolutely," went on Mr. Phelps. "I must speak to the directors first. But I think I can arrange it. I am chairman, now poor Gatherby's gone, you know; and a great deal lies with me. There's nobody would do for us so well as you. But mind, Grainger: you'd not begin again at twelve hundred a year. Macpherson has but nine."

Adam Grainger turned. His face was working, his trembling hands took those of old Mr. Phelps, and his voice was broken with emotion, as he strove to say what the suggested hope was to him. The tears were running down his cheeks.

"Well, well, we'll see," said the kind old director, coughing down some feeling of his own. "I don't undertake to promise

it at once; but—we will see. Suppose you look in at the office in three or four weeks' time: there'll be no change made before then. Or, stay: give me your address, and I will write and tell you when to call."

The tone and words bore their full assurance to the listener, and Adam Grainger felt as certain that the wonderful re-instalment would take place, the former forfeited prosperity be his again, as though he had that moment held it in his hand. And he knew that this was the one beautiful ray of brightness, that he had seen on its way to him in the dream.

The old place again. Adam Grainger, who had tided over the recent three or four weeks of expectancy he hardly knew how, sat looking at it while he waited, for the clerks told him that Mr. Phelps was en-

gaged just then with some of the other directors. The same maps upon the walls; the same stools and chairs; the same desks and the same number of clerks at them. Some of the clerks had been there when he was, and began talking to him of this and that.

"The chairman is at liberty now, Mr. Grainger."

Adam rose and went to the board-room, passing on the left of the passage the smaller room that had once been *his*. Would it be his again?

"Well, Grainger, we have been talking over this matter," was the greeting of the chairman; who was now alone. "It is the first time that we have met for business since I saw you: several of the directors have been out of town."

"Yes, sir," replied Adam, in a low tone of emotion: for indeed he was only too

conscious how much was at stake, and what the next few moments might make, or mar.

"And we have decided to give you another trial. I heartily believe we can't do better than take you back; and so I told them."

No answer. Mr. Phelps heard something like a sob or a sigh; and that was all.

"I assured them that you'd not get speculating again: that you had had a sickener. That's true, is it not?"

"More than true," said Adam, in a strangely earnest tone. "Never again."

"Well, I have answered for you. You are to come back here to your old post, and to enter on it next Monday morning—which will be the second of the month, you know. Macpherson leaves on Saturday. He is going off at once to Austra-

lia, and prefers to dispense with the usual notice."

Adam was standing by one of the high-backed, carved board chairs. Leaning on it, as it seemed. His face looked very pale, and he kept silence.

"You begin again at nine hundred a year. Will that do?"

"Do!" echoed Adam, his emotion breaking out at last. "To me it sounds like riches incalculable—far more so than that delusive mine ever seemed, golden though I thought it. Oh, sir, how can I ever thank you for what you have done?"

"Well, well, I suppose you have experienced some straits," said the good-hearted old man. "You will serve us well in future, I know. And look here, Grainger—would you like to borrow a trifle from me?—privately, you understand. Your first instalment of salary

won't be due for three months yet. Perhaps you need it?"

How he needed it, a sobbing sigh betrayed. In truth, Adam Grainger saw not in what way he and his family were to obtain bread until the salary came in. Tradespeople had been paid with promises so long, that all credit was at an end.

Mr. Phelps was tugging at a pocket-book, which obstinately stuck in his side pocket. "I have a blank cheque in it," he said, when he had got the book out. "What shall I make it out for, Grainger? Fifty? Will that do?"

"Oh yes. I know not how to thank you, sir."

"You can repay me, you know, when you draw your salary. There. It's not crossed. You can step round to the bank and present it."

Adam Grainger took the cheque and the donor's hands together. He did not speak: but old Mr. Phelps thought he had never seen any countenance show equal signs of past, prolonged suffering, and of present emotion.

"And I doubted God's mercy," he said to himself as he went out.

Margaret turned foolish. When she saw the money that night; the actual gold in her husband's hands; she laughed and cried by turns like a child.

"I don't think it can be real, Adam."

"That's what I have been thinking at odd moments ever since I left the city. The money is real; feel it, Margaret; and so is the post to which I return on Monday."

"Do you believe such luck ever fell on anybody before? Do you think God was ever so good?"

"Hush, Margaret. He is all goodness. It is past finding out."

With twenty pounds in her hands to dispose of, Margaret Grainger felt the next morning half bewildered. As she went out to pay off a portion of their most pressing debts amid the tradesmen of the neighbourhood, it seemed to her as if some one must come and claim the money out of her purse before she could reach the shops, and say to her, "It was all a mistake of your husband's: this gold is not yours; it must be given back to me."

But oh, it turned out to be very real. She said to the butcher and the baker, "I have come to pay you part of your account; and in three months' time from this, if not before, the whole of it shall be paid: and in future we shall not need to ask for credit." They believed her, and were civil and obliging: for Margaret

was one of those who carry truth in their faces. And she ventured, considering how poor their fare had been of late, to order in a leg of mutton for dinner that day. A whole leg, which Jemima stared at, and made great haste to put to the fire, lest the butcher-boy should come running back for it again and say he had left it at the wrong house—like the brandy. For, when tradespeople have long been suspicious, and the credit, given, has been none, one cannot get into the belief at once that bread and meat may be had for the asking.

"Our troubles are coming to an end, Jemima," Mrs. Grainger had taken occasion to whisper to her that morning. "Your master is to have his old place again."

"I shall believe it when I see it, ma'am," said crusty, incredulous Jemima. "Master have had enough places in his head of late years; but they all drop through."

"And when I come in I shall be able to give you two or three pounds off your back wages, Jemima. It's all true."

The tradespeople visited, Margaret looked at the money left in her hand. A pair of boots *must* be had for Algernon: but—might she venture to buy some for the other children? They wanted them badly enough. With some trepidation she bought a pair for Isabel: and she bought two or three other necessary articles, apart from food, that they had managed, she hardly knew how, to do without. Margaret Grainger's recent experiences had been so keen, her economy of necessity so painful, that she would never again be lavish of money. At present she had it not in any great amount to be lavish with; for this fifty pounds, though seeming like riches, appeared to have at least fifty outlets calling for it; and it was all they had to depend

upon for three months to come. Adam had now gone round to carry a quarter's rent to the landlord of their cottage, just to keep him quiet: for they had latterly lived in fear of being turned out: and to assure him that for the future, so long as they remained in the cottage, the rent would be paid regularly.

"New clothes I must have," Adam had observed to his wife, when they were apportioning out the funds. "But I think my former tailor will supply them on credit, when he knows that I am back in my old post again."

And so, the beautiful ray of brightness, which Adam Grainger had seen in his dream, had reached them, bringing succour upon its wings; succour, and healing, and hope.

CHAPTER V.

SUNSHINE.

A FEW years had gone by. The former troubles were of the past. Prosperity and peace reigned again. And, of all living people, none could be so humble-hearted, so earnest-minded, so anxious to bend their steps heavenward, and to extend a helping hand to any who might be in affliction, as were Adam and Margaret Grainger.

On the sunny lawn of their new, and nice, and pleasant home, but under the shade of the clustering trees that bordered it, they were sitting this summer's afternoon with their four children. The children had returned home that day for the holidays and were showing their prizes.

"Walter has done the best of all," said Mr. Grainger. "Don't you think so, Margaret?"

"Walter! Why, papa—why, mamma—he has only three prizes, and I have five."

"Yes, Master Algernon; but remember you are six years older than he."

"He is not half so much up in English and French, even for a junior, as I am in the classics," returned Master Algernon, consequentially. "Look at Isabel's, papa."

"I have seen Isabel's. She has done well. But what about Carry's? Where are hers?"

"I think it may be as well for you not to inquire after Carry's," interposed Mrs. Grainger.

"Why, Carry! Do you mean to confess that you have earned none?"

"Oh, papa!—if they had given a prize for dancing, I should have gained that."

"She is always dancing," cried Isabel. "She cares for nothing but dancing and laughing."

"Well, well, they are appropriate to childhood," mused Adam. "Care will come in time."

Carry danced up to her mother. "Mamma, Jemima says somebody's coming here on a visit to-morrow, and she won't tell us who; she tells us to guess. Will *you* tell us?"

Mrs. Grainger smiled and nodded. "Some one that I shall like to have very much, Carry; and you will, too. Miss Anderson."

"And will she stay with us all through the holidays?"

"I daresay she will. I hope so."

Two servants appeared, bearing some

choice fruit and cakes, which they placed on the table before their master and mistress. "Oh, what a nice treat!" exclaimed Caroline. "Is that to welcome us home from school?"

"Children, sit down and enjoy it," said their father. "This day is the anniversary of an eventful era in my life, and I would keep it as one of thanksgiving."

"What event was it?" asked the children.

"One by which I was in great peril."

"Peril of your life, papa?" inquired the eldest boy.

"Yes, Algernon, in peril of my life."

"And who saved you?"

"One that will save all who apply to Him."

"Ah, you mean God. Tell us about it, papa."

"It is not of a nature fitted for your

years. You shall hear it when you are men and women."

"Did mamma know it?"

"Mamma did."

"And is it a year ago to-day?"

"It is several years ago."

"I know," cried the dancing Carry: who simply would *not* sit still. "Papa was run over."

"No, Caroline, I was not run over. I think you stand most chance of encountering that calamity, if you fly about so heedlessly. You are dancing now."

"Papa, I expect it was during the time we were so poor. How very poor we were! *You* don't remember much about it," added Algernon, turning to his brothers and sisters.

"I do," said Isabel.

"Ay, children, many's the morning I have got up, and did not know where to get

you a bit of bread. Give me your hands, dear children, and listen to me. I am about to speak to you very seriously, and I must request you never to forget my words. You have spoken, Algernon, of the poverty we were in, but you cannot understand half its misery, half its embarrassment. It lasted so long that I rashly concluded I was forgotten by God: my heart, crushed with misery and wearied out, was almost broken, my spirit quite. I was tempted to abandon all; to—to——" here he placed a hand upon his temples—" to abandon you, my children; but a singular event showed me my error, and led me to better thoughts. I no longer imagined I *could not* bear any ill which might be my lot, but resolved *to do so*, and I found that this resolution took away half its hardship. I recalled one of the Promises your mamma has often read to you, which I had chosen to forget—that,

as our day is, so, if we will it, shall our strength be. From that time I no longer gave way to despair, but struggled on, doing my very best in reliant trust and hope. It was not very long, after that, that I had to struggle. God's merciful help was on its way to me then. And—you see, my children; you know how we have been brought through sorrow and sadness. We have regained all we had lost, even former friends; content, plenty, and peace are ours, and those dark days are remembered but as a tale that is told."

That these words of Adam Grainger, this true record of one man's life, could be read by all who, like him, feel tempted to believe they are abandoned of Heaven! Oh! let the would-be suicide remember them to his comfort, and *stay his hand.* Though his spirit be faint and weary, and his health

shattered; though hope has flown far away, and he looks around him, and finds nowhere, under the four winds of Heaven, to turn to for comfort or rest, and so despair has laid hold upon him, and he seizes, in his madness, the fatal weapon that will end his woes in this life; even at that last dread moment, LET HIM STAY HIS HAND. He knows not what an hour may bring forth; what God's compassion may have in store for him.

THE END.

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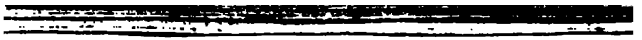

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